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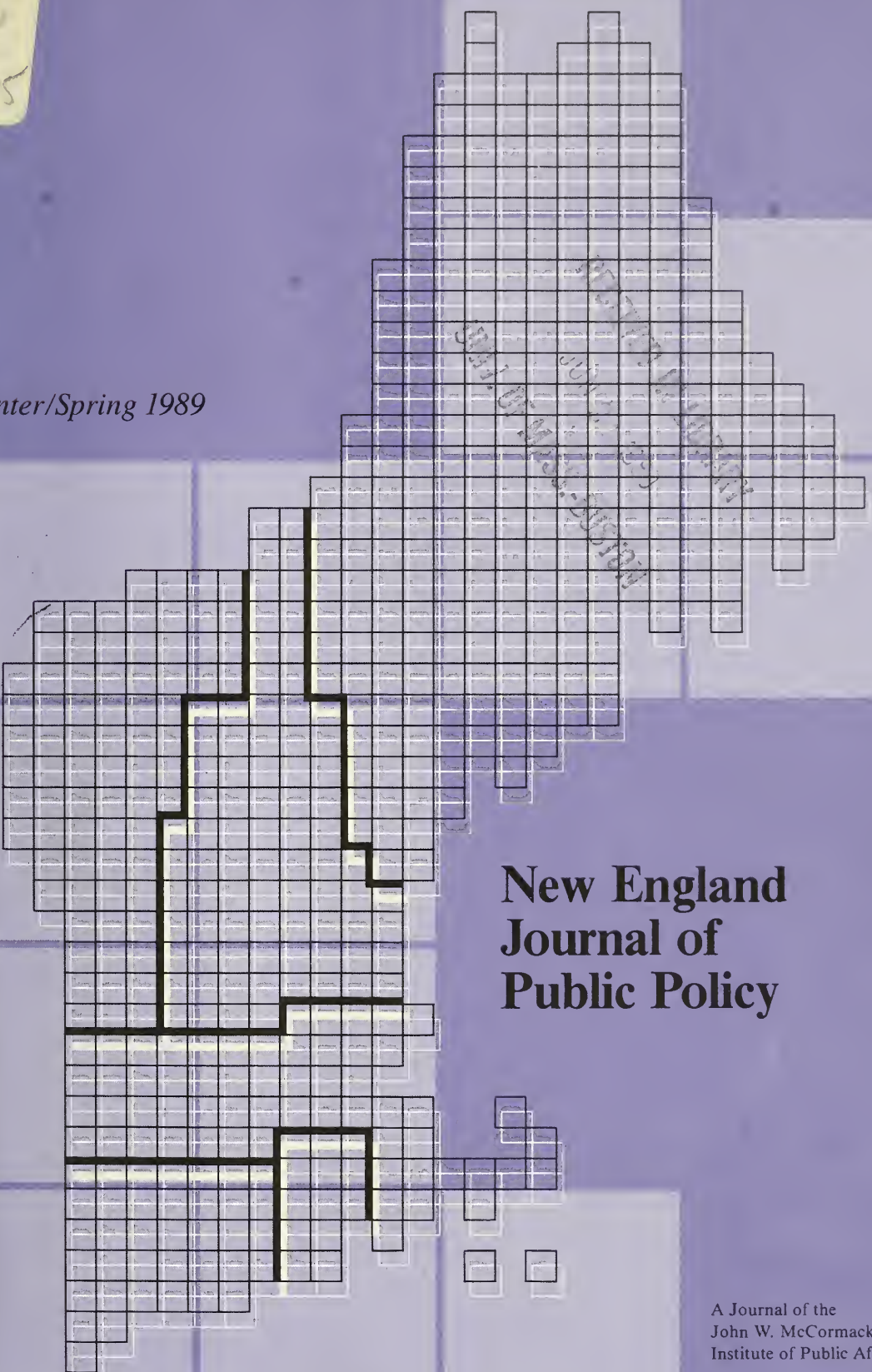


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John W. McCormack Institute of Public Affairs

University of Massachusetts at Boston

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New England Journal of Public Policy

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Editor's Note

Padraig O'Malley

In the domain of public policy, there often appears to be an inverse relationship between our ability to identify and define, sometimes with great specificity, the scale and dimensions of the problems we face and our capacity to address them. One reason for this state of affairs is that our major public policy dilemmas are interconnected — attention to one would require attention to many — and without the threat of catastrophic crisis, no action or piecemeal action is invariably preferred to comprehensive action.

But there is at least one other important factor at work: the question of who are the agents, public or private, responsible for developing and implementing the remedy. Indeed, for every public issue there is a second set of interconnections — a network of interconnected public responsibilities, a subtext of shared responsibilities that we are slow to recognize and slower still to act on. The executive branch passes the buck to Congress; both, too often, abrogate their responsibilities to the courts; the federal government points the finger at state government, and state government, itself no slouch when it comes to the fine art of buck passing, unloads on the cities and towns. Nor does it stop there. Public responsibilities are not synonymous with the public sector. Public-private partnerships, community organizations, philanthropic foundations, volunteerism — all at one time or another are the responsible agents of policy development and implementation. But they too are prone to view their responsibilities in the narrow context of their own missions. Thus, in both the public and the private sector, roles are ill defined and ill suited to the tasks at hand, and the structure of the interconnections are confused, leaving many public policy problems in a vacuum — the child of many in matters of identification and definition, an orphan to all in developing and implementing a remedy.

Addressing public policy issues in the context of the agents responsible for developing and implementing remedies for specific problems is an underlying theme in the issue of the *New England Journal of Public Policy* and is especially germane to two articles.

Rebecca Stevens and Joseph Doolin address two aspects of the same issue — the availability of affordable housing — from two very different perspectives. New England's affordable housing shortages, Stevens argues, threaten the ability of the region to sustain economic growth. In every state in New England, housing prices have risen sharply, outpacing increases in wages. As a result employers across New England are facing difficulties in finding employees of all types, and labor shortages are pushing wages up and

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undermining the region's competitive advantages. Although the housing crisis is especially acute in the New England states, the crisis is national. Between 1981 and 1989 the country experienced a 75 percent cutback in federal housing assistance — from \$30.2 billion to \$7.5 billion. In the 1970s, the federal government helped to build more than 200,000 subsidized new units a year. In contrast, in 1988, Congress authorized less than 15,000 new units. For the first time since World War II, America has experienced a decline in the number of people who own their own homes.

Despite the fact that the New England states and their cities have developed a number of strategies to ease shortages of affordable housing, Stevens shows that they are simply not up to the task of remedying the problem. "Urgent affordable housing needs will remain unmet," she concludes, "unless the federal government gets back into the housing business." In short, New England's economic future is directly related to the federal government's willingness to assume some responsibility for affordable housing and to adapt itself to the imperatives of shared responsibilities.

Doolin's article articulates responsibilities of a different order. Doolin examines the lives of a number of Boston's homeless elders. He draws on their life histories, providing us with insights into their coping strategies, allowing us to get a glimpse of the world of street persons, showing us how they got there, what their lives are like, and how they integrate their past into the values and milieu of their current homeless situation. For most, homelessness is just one more manifestation of their lifelong poverty. "Most homeless elders," he observes, "have had long work histories, largely in peripheral, unskilled employment areas, itinerant work, food service, resort, factory and construction work." A clear majority of homeless elders are troubled by an alcoholic present or past. Nevertheless, Doolin writes, "One of the notable characteristics of older homeless people is their ordinariness. . . . They are people who have worked, raised families, owned property, paid taxes, voted, and defended their country in military service. Those looking for exotic subcultures must look elsewhere."

Considering the broader picture of homelessness, Doolin draws our attention to the national preference for a shelter policy rather than a homeless policy — in short, for policies that limit our definition of the scale of our public responsibilities. "In addition to being significantly less expensive than the alternative of investing in affordable housing," he writes, "the shelter policy allows us to lull ourselves into the belief that homelessness is a temporary emergency situation, thereby ignoring the root causes — chronic poverty, the weakness of our economic system, and the disintegration of the American family."

Daryl Hellman, Andrew Sum, and Joseph Warren's article is an excellent case study in how the concept of shared responsibility should work in practice. It analyzes the probable impact of development in Parcel 18, the anchor parcel in Boston's Southwest Corridor economic development project. Within a few years, up to a million square feet of office and retail space and other complementary land uses will be developed, and several thousand permanent jobs are expected to be generated. Parcel 18 is located in Roxbury; poverty is far more pervasive, annual income earnings are substantially lower, and unemployment rates are sharply higher than for the city of Boston as a whole. The authors' review of the demographic and socioeconomic background of Parcel 18 residents indicates, however, that the neighborhood is unlikely to benefit fully from economic development in the absence of coordinated public-private actions to boost the educational competencies and job preparedness of the many unemployed, underdeveloped, and disadvantaged residents. Specific programs to match Parcel 18 residents to new job opportunities will be critical to the success of development efforts; such programs must emanate

from within the community itself under the direction of the Parcel 18+ Task Force, the locus of the many community organizations responsible for bringing change to the Southwest Corridor.

Fredric Waldstein examines the public sector agencies that are responsible for monitoring cost containment of Medicaid in Massachusetts. He argues that because of the unwillingness of elected officials to face head-on the troublesome issues surrounding Medicaid and its growth, the state government agencies responsible for cost containment — the Massachusetts Department of Public Welfare and the Massachusetts Medicaid Fraud Control Unit — have been left to define the scope of the problem, design remedial measures to address it, and evaluate their relative success. This process, he finds, is unsatisfactory on several counts that are not necessarily the fault of the state agencies. He argues for a national cost containment policy fashioned by elected officials that allows a comparative framework for evaluation across states.

Shaun O'Connell brings his usual insights to his book review essay. "Our novelists," he concludes, "have served us better than our politicians in classifying our condition" — an accomplishment that is somewhat less grand than it seems when we remember that the recent competition came from George Bush's "Read my lips" and "A thousand points of light" and Michael Dukakis's "Good jobs at good wages" and "I'm on your side."

In "Home to New England," Alfred Alcorn adds a very personal dimension to our ongoing search for the characteristics that define the New England ethic. Visiting his father-in-law's home, built in Chelmsford in 1690, became an experience "a little like touching history itself, the vernacular history of a simple, hardworking and yet cannily sophisticated people." 🍷

The Housing Crisis and New England's Economy:

State and Local Initiatives to Offset the Federal Retreat

Rebecca Stevens

Housing is a major economic factor for any region. Over the last several years, dramatically increased housing prices in New England have cast doubt on the region's ability to sustain continued economic growth. Indeed, New England's lack of affordable housing has caused labor shortages and other problems for New England businesses. With the federal government slashing its housing assistance in the 1980s, New England states and localities have started to address the region's housing problems by developing a variety of housing programs. But their resources are relatively limited and they are not able to expand the supply of affordable housing to keep pace with the needs of a growing work force. More than any other region in the nation, New England needs the federal government to get back into the housing business to ensure the continued growth of the New England economy and a healthy business climate.

This article outlines the extent of the affordable housing problem in New England, describes state and local initiatives to ease the region's problem, and presents the kinds of federal housing policies that New England government, civic, and business leaders should be promoting to help address this deepening problem.

New England's Economic Recovery

Since the mid-1970s, New England's economy has emerged from an apparently inexorable decline to become the envy of other regions. Though for many years New England had strong financial services and a good supply of venture capital, had led other regions in developing highway transportation, and had benefited from the presence of many excellent institutions of higher education — all important elements of a strong economy — the emergence of high technology as a major employer and the relative decline in the region's energy costs in the 1980s enabled the New England economy to diversify and survive the recession of the early to mid-1970s.

Boston has been the key to the region's economic resurrection. The city has experienced a gain of 108,000 jobs since 1976. Sixty percent of Boston's work force now com-

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mates from outside the city. The city's wages have more than doubled since 1976, spurring wage increases in the state and region. Boston's per capita income growth has exceeded that of the metropolitan area, state, region, and nation since 1982. Finally, the National Planning Association and the Bureau of Economic Analysis predict continued strong job growth and wage gains for Boston through the year 2000, increases that would raise Boston's rank among U.S. cities in both personal income and employment.

Although New England's growth has been uneven — pockets of high unemployment and low wages still exist in some areas — overall the statistics show a dramatic recovery. In 1975, New England had the highest unemployment rate of any of the nine census regions in the country. By the end of the 1970s, its unemployment rate had fallen below the national average. By 1987, the unemployment rate averaged 3.3 percent in New England and 6.2 percent in the nation as a whole.¹

Wages followed a similar pattern: average annual pay in New England increased from 95 percent of the national average in 1979 to 105 percent in 1987.² Per capita income in the region has grown even more rapidly, from 104 percent of the national average in 1979 to 120 percent in 1987.³

In 1985, 1986, and 1987, New England enjoyed the distinction of having both the highest per capita income and the lowest unemployment rate of any census region in the nation, a distinction unmatched since unemployment data have been available.⁴

Migration patterns have turned around as well. In the 1970s, more people migrated out of New England than in; between 1980 and 1987, however, slightly more migrated in than out.⁵

Labor Shortages: The Downside of the Strong Housing Market

The current migration into New England has not been fast enough to keep pace with the rate of job creation. The major reason for this is the high cost of housing relative to wages. Even though New England's economy today is considered by most analysts to be the strongest in the nation, the economic future of the region is in jeopardy because of the high cost of housing. The gap between income and housing prices, though it has increased across the country in recent years, has become particularly wide in New England. The region's businesses are having a difficult time attracting employees at all income levels because housing costs in other regions are much lower.

Evidence that the shortage of affordable housing is a problem for New England businesses is widespread. A 1987 survey done for the New England Board of Higher Education asked 824 New England leaders — including executives, government officials, college presidents, and members of college and university boards — their opinions on a range of issues about the region's economy. Each group identified the high cost of housing as the most serious obstacle to future economic growth, ahead of the shortage of skilled labor, the overall cost of living, the cost of labor, and the tax structure.

The problem exists in every New England state. A number of human resource professionals involved in relocating employees to Boston, for instance, say that housing costs are the number one barrier to bringing workers into the area. "The cost of living — that means housing because basically a loaf of bread is the same everywhere — is the biggest factor in relocating workers into Boston," observes Joyce Friedgen, president of the Relocation Center of New England.⁶

“It’s very hard for employers, especially at the entry level in the service industries, where the growth is taking place,” says Irwin Schneider, publisher of *Jobfinder*, New England’s largest employment weekly.⁷

Michelle Flaherty, president of the MetroWest Chamber of Commerce in Boston’s western suburbs, asserts that affordable housing is the region’s most serious problem: “It’s a major issue because there are more jobs than there are people to fill them. Businesses can’t attract new people into the area. Employers will soon begin to look elsewhere [to expand].”⁸

A recent survey conducted by the New Hampshire Office of State Planning found that 87 percent of manufacturers in that state think that their employees are having an increasingly difficult time finding affordable housing. Labor shortages and high housing costs were the top two potential barriers to business growth and profitability named by respondents.⁹ “There’s no question in our mind that [the shortage of affordable housing] is adversely affecting the business community,” says Ian Wilson, program development manager for the New Hampshire Business and Industry Association. “We see a strong relationship between the cost of housing and keeping the economy going.”¹⁰

An August 1987 *Biddeford* (Maine) *Telegram* article reported that Maine’s York County employers blame high rents and house prices for the labor shortages they are experiencing. One Biddeford company, Shape, Inc., is housing workers in dormitories because many of them couldn’t find affordable apartments when they were hired. Saco (Maine) Defense Systems, a machine gun manufacturer, has been unable to fill forty manufacturing openings since 1987, and openings for engineers and managers have increased to fifteen. A company spokesperson reports that both managers and blue-collar workers are unwilling to relocate from other states when they learn of southern Maine’s housing prices. As a result, workers at both Shape and Saco Defense Systems are regularly asked to work overtime, and managers at Shape must work on the production line.

During 1986, at least six big companies announced plans to close or relocate their Fairfield County (Connecticut) operations, and many more are said to be considering partial or total relocations. Last year, twice as many manufacturers moved out of Fairfield County as moved in during the previous five years. “You don’t want to move a company, but you reach a breaking point,” says Ted Alexander, executive vice president of the James River Corporation, a major paper products company whose towel and tissue division, with 560 employees, is based in Norwalk, Connecticut. “People who are transferred here from Wisconsin or Alabama are overpowered by home prices.”¹¹

High housing prices have made it impossible for many municipal employees in New England to live in the towns in which they work. One Greenwich, Connecticut, housing expert recently stated that 50 percent of Greenwich teachers, 60 percent of the town’s hospital workers, and 48 percent of its police force have to commute from out of town because they can’t afford housing within Greenwich.¹² As housing prices increase in more communities, it will become more difficult for critical public employees to find housing even within commuting distance.

Small businesses in New England are also concerned about the region’s shortage in affordable housing. A 1987 study by the Smaller Business Association of New England reported that 85 percent of the New England small business people surveyed planned to expand their businesses in the next three years; many, however, are concerned that the region’s labor shortage may make it difficult for them to do so.¹³

It does not appear that the effects of the housing situation on the supply of labor in New

England will diminish. Frank Morris, the recently retired chairman of the Federal Reserve Bank of Boston, who in 1975 predicted the region's economic resurgence, in June 1988 predicted a decade of significantly slower employment growth in the region (a rate of about half the national rate). To maintain past levels of growth would require a large immigration of workers to the region, which, Morris said, is precluded by the region's high housing costs.¹⁴

The Affordable Housing Shortage: A National Problem

The housing crisis is national in scope and affects both the poor and the middle class. Between 1981 and 1989, the federal government cut 75 percent of its housing assistance monies — from \$30.2 billion to \$7.5 billion. In the 1970s, the federal government was helping to build more than 200,000 subsidized housing units a year. In 1988, Congress authorized fewer than 15,000 new units.

In addition to the cutbacks in housing subsidies, federal tax reform in 1986 eliminated most incentives to create rental housing. The result has been a dramatic decline in apartment construction. Congress also put a cap on the amount of tax-exempt debt that can be issued by states, thereby curtailing the use of tax-exempt mortgage revenue bonds by states to write down mortgage interest rates for first-time homebuyers and write down construction loan interest rates for developers of multifamily housing. It was only because of legislation sponsored by Senator George Mitchell of Maine that any tax incentive to build affordable housing remained in the tax code after 1986. That legislation provides a low-income housing tax credit, direct income tax reductions for certain types of investors who provide equity capital to produce low-income rental housing.

The nation risks losing almost two million units of privately owned, publicly subsidized low-income housing (built under the federal 236 and 221(d)(3) programs) through expiring subsidies, default, or mortgage prepayment. State-by-state data are available only for units that are most vulnerable to loss over the next fifteen years — 645,000 units built with federal mortgage subsidy and insurance. A significant number — more than 75,000, or 12 percent — of these units are in New England, with a particularly high concentration in Massachusetts, Connecticut, and Rhode Island (see Table 1). If these units are converted to market-rate housing through prepayment or default, as many of them could be, residents who are unable to find other assisted housing will face the high rents that dominate the market in much of New England.

Table 1

221 (d)(3) and 236 Units in New England, by State

State	Number of Units
Massachusetts	35,581
Connecticut	21,539
Rhode Island	11,313
Maine	3,121
New Hampshire	2,443
Vermont	1,045
Total New England	75,042

Source: Harvey A. Maibor, Management Analyst, U.S. Department of Housing and Urban Development (unpublished list).

For the first time since World War II, the nation has experienced a decline in the number of Americans who own their own homes. The number is particularly low for young families. In 1949, the average thirty-year-old homebuyer in the United States needed to spend 14 percent of his or her paycheck to afford the typical single-family home. In 1985, the figure reached 44 percent.¹⁵ For all age groups under forty, homeownership rates declined significantly between 1980 and 1987. For heads of household age twenty-five to thirty-four, for instance, the homeownership rate declined from 52.3 percent to 45.1 percent over that period.¹⁶

The decline in homeownership has put more pressure on existing rental housing supply. The result is the highest level of real rents in two decades.¹⁷ (Real rents are defined as rents relative to other goods and services, or adjusted for inflation.) The effects are severe for the poor, since fewer than one out of three low-income families lives in subsidized housing. The effects are also difficult for middle-class working families: competition is intense for the almost-static supply of rental housing. The business and economic consequences are becoming all too familiar to employers seeking workers at acceptable wages. Indeed, in Boston, one union local has negotiated a contract seeking funds for a housing program for its members. If such notions spread, in light of the housing price trends, many employers will face rapidly increasing labor costs.

Several organizations have recently sponsored studies to assess various aspects of the housing problem and its impact on different sectors of the American population. The Ford Foundation commissioned twenty background papers on housing by leading academic experts and practitioners. One paper by Professor William Apgar of the Harvard Joint Center of Housing Studies, "The Nation's Housing: A Review of Past Trends and Future Prospects for Housing in America," detailed the recent decline in homeownership rates and the sharp rise in real rents. The author warned that the United States is being divided into a nation of "housing haves and have-nots" and that the latter category is growing fast.¹⁸

Another recent report, by MIT Professor Phillip Clay, commissioned by the Neighborhood Reinvestment Corporation, looked at the long-term impact of existing trends — declining incomes, the potential loss of much subsidized housing, and the virtual halt of new affordable housing construction. Addressing the needs of the poor, Clay warned:

By 2003, the gap between the total low-rent housing supply (subsidized and unsubsidized) and households needing such housing is projected to grow to 7.8 million units.

. . . This gap represents the loss of affordable housing for over 18.7 million Americans.¹⁹

The Housing Shortage in New England

Housing problems are particularly acute in New England. During much of the 1970s, inflation in the price of houses was slower in the Northeast than across the nation. Between 1984 and 1987, however, prices of *all* single-family homes in New England increased at more than twice the rate of *new* homes in the United States (see Table 2).

According to a Federal Home Loan Bank Board study, housing prices in New England in 1984 were more affordable to New Englanders than national housing prices were to the nation. By 1986, however, housing in New England was less affordable than in the nation.²⁰

Rents in the Northeast (including New Jersey, New York, and Pennsylvania) are higher than the national average and have, in recent years, increased markedly relative to other regions. Though real rents in the Northeast fell throughout much of the 1970s, they rose

Table 2

**Wages and Home Prices for New England States
and Selected Cities, 1984 and 1987**

State/City	Wages			Median Home Price*		
	1984	1987†	Percent Change 1984–1987	1984	1987	Percent Change 1984–1987
Massachusetts	\$18,414	\$21,770	18.2	\$ 82,100	\$151,300	84.3
Boston	19,450	23,148	19.0	100,000	177,200	77.2
Rhode Island	16,150	18,449	14.2	60,300	111,200	84.4
Providence	16,017	18,283	14.1	59,600	121,400	103.7
Connecticut	20,010	23,425	17.1	92,700	155,200	67.4
Hartford	19,859	23,299	17.3	87,400	157,400	80.1
Maine	14,850	16,985	14.4	59,500	94,100	58.2
Vermont	15,264	17,537	14.9	66,300	85,700	29.3
New Hampshire	16,164	19,042	17.8	78,500	129,600	65.1
New England				81,100	141,300	74.2
United States						
Existing	18,353	20,559	12.0	72,400	85,600	18.2
New	18,353	20,559	12.0	79,900	104,000	30.2

* State prices are for existing and new homes; city prices are for existing homes only.

† 1987 wages are 1986 wages adjusted using the Bureau of Labor Statistics Employment Cost Index.

Sources: Federal Home Loan Bank Board, National Association of Realtors, and Bureau of Labor Statistics.

sharply between 1984 and 1987 — by 22.0 percent, significantly higher than the 16.9 percent increase in real rents for all the nation's metropolitan areas. In the Boston metropolitan area, real rents increased 24.3 percent during this three-year period (see Table 3). Median advertised rents (not adjusted for inflation) in Boston increased from \$455 to \$736 between 1983 and 1987 — a 62 percent increase.²¹ Rent increases in the Northeast have encouraged investment in and upgrading of existing rental structures (including conversion to more expensive condominiums), a phenomenon that will continue to erode the supply of low-cost rental housing affordable to most people in coming years.

These housing price increases have caused an unprecedented shortage in affordable housing across the region. Wages have increased, but not nearly enough to keep up with

Table 3

**Real Residential Rent Increases,
United States, Northeast, and Boston, 1984–1987**

Region	Percent Increase in Real Rents
U.S. Metropolitan Areas	16.9
Northeast	22.0
Boston Metropolitan Area	24.3

Source: U.S. Department of Labor, Bureau of Labor Statistics, residential rent component of Consumer Price Index (All Urban Consumers).

housing prices. In the fourth quarter of 1987, three out of the six U.S. metropolitan areas with the largest gaps between wages and home prices were in New England — Boston, Hartford, and Providence.²² In every New England state, however, housing price increases have outpaced wage increases by a large margin, both within and outside of major metropolitan areas (see Table 2), and gaps between wages and home prices are large (see Table 4).

Comparing family income with the income needed to buy the median-priced home is another way to look at the affordability gap. According to the Federal Home Loan Bank Board, New England median family income in 1987 was only 78 percent of that necessary to purchase a median-priced home (with a fixed-rate mortgage); nationally, family income was 106 percent of what was necessary to purchase an existing home and 87 percent of that necessary to purchase a new home. Moreover, the gap between income needed to buy a home and income earned widened in New England between 1984 and 1987 (for both fixed- and adjustable-rate mortgages, despite declining interest rates), while the gap narrowed in the United States for both existing and new homes.²³

The following sections give summaries of recent housing price and wage changes in the New England states. Unless otherwise indicated, data are from Table 2.

Massachusetts

Although Massachusetts had the strongest income growth among New England states between 1984 and 1987, its housing affordability ratio, which measures the gap between home prices and income, was the highest in the region in 1987 at 7.0. The ratios outside as well as inside the Boston metropolitan area were high: New Bedford, a city fifty-four

Table 4

Home Prices, Wages, and Affordability Gaps for
New England States and Selected Cities, 1987

State/City	Median Home Price*	Average Annual Wage†	Housing Affordability Ratio‡	Income Needed to Afford§
Massachusetts	\$151,300	\$21,770	7.0	\$50,760
Boston	177,200	23,148	7.7	59,449
Rhode Island	111,200	18,449	6.0	37,307
Providence	121,400	18,283	6.6	40,729
Connecticut	155,200	23,425	6.6	52,069
Hartford	157,400	23,299	6.8	52,807
Maine	94,100	16,985	5.5	31,570
Vermont	85,700	17,537	4.9	28,752
New Hampshire	129,600	19,042	6.8	43,480
New England	141,300			47,405
United States				
Existing	85,600	20,559	4.2	28,718
New	104,000		5.1	34,891

* State prices are for existing and new homes; city prices are for existing homes only.

† 1987 wages are 1986 wages adjusted using the Bureau of Labor Statistics Employment Cost Index.

‡ Affordability ratio is the ratio of home price to annual wage.

§ Assumptions: that the household is spending 30 percent of its income on a thirty-year mortgage for 90 percent of the value of the home (10 percent down payment) at a 9.39 percent interest rate (average for June 1987) and 1 percent property tax on the sale value of the home.

Sources: Federal Home Loan Bank Board, National Association of Realtors, and U. S. Department of Labor, Bureau of Labor Statistics.

miles south of Boston, and Worcester, in central Massachusetts, had affordability gaps of 6.3 and 6.2, respectively, in 1987 (see Table 5).

Rhode Island

Rhode Island had the sharpest housing price appreciation of all New England states between 1984 and 1987. The median price for a single-family home increased 84.4 percent during this period. Moreover, in Providence, the median price more than doubled over these three years: it increased by 103.7 percent. In 1987, Providence had the most rapidly increasing home prices of any metropolitan area in the nation.

Connecticut

In 1987, Connecticut had the highest median home price of any New England state. Hartford, the economic hub of the state, faced home price increases of 80.1 percent between 1984 and 1987. New Haven County, including the area surrounding New Haven, has experienced equally dramatic housing price increases — 78.4 percent for the average-priced home in the two years between 1985 and 1987. While the price increase in Fairfield County, just northeast of New York City, was 30.2 percent in that period, the price of an average single-family home rose to \$244,053 in 1987 (see Table 6).

Maine

Maine had a housing affordability ratio of 5.5 in 1987. The median home price in the state increased 58.2 percent, from \$59,500 to \$94,200, in the three years between 1984 and 1987. Wages in the state, however, increased very little during these years — from \$14,850 to \$16,985 — remaining the lowest of all the New England states.

Vermont

Vermont's housing affordability gap was 4.9 in 1987. Though its home price appreciation of 29.3 percent between 1984 and 1987 was lower than that in other New England states, parts of Vermont have much higher prices and rents than the state as a whole.

New Hampshire

New Hampshire, with wages at only moderate levels, had a relatively high median family home price in 1987 — \$129,600. Thus the housing affordability ratio in the state was also quite high — 6.8. Since New Hampshire has year-round communities as well as

Table 5

New Bedford and Worcester Affordability Ratios, 1987

City	Median Home Price*	Average Annual Wage	Affordability Ratio†
New Bedford	\$108,330	\$17,221	6.3
Worcester	120,000	19,399	6.2

* Existing and new homes.

† Affordability ratio is the ratio of home price to annual wage.

Sources: County Home Data, Statistical Report for the Year of 1987 for Bristol and Worcester Counties; U.S. Department of Labor, Bureau of Labor Statistics, Annual Pay Levels in Metropolitan Areas, 1987.

Table 6

**Average Price Increases, Selected Connecticut Counties,
1985–1987 (Fourth Quarter) ***

	1985	1987	Percent Increase
Fairfield County	\$187,380	\$244,053	30.2
New Haven County	90,869	162,150	78.4

* Existing homes.

Source: Connecticut Association of Realtors, "Housing Connecticut 1987" and update.

communities largely of second homes, the state experienced large housing price increases between 1984 and 1987 in areas as diverse as the Lakes region, Greater Manchester, and the Seacoast area. In Greater Manchester, contiguous Contoocook, and the Lakes region, average prices more than doubled over these three years (see Table 7).

State and Local Government Response

Most New England states and localities have, until recently, devoted very limited resources to housing. However, as the federal government has gradually eliminated most of its affordable housing programs since 1980 and a serious shortage of affordable housing in New England has surfaced, a business, civic, and political consensus has emerged that affordable housing is fundamental to a strong economy. This consensus has catalyzed a series of state and local initiatives aimed at the preservation and expansion of affordable housing in New England. Although many of these initiatives are small first steps, they represent a shift from noninvolvement to engagement with the affordable housing problem.

States that have experienced shortages of affordable housing only in the last several years or that did not have substantial housing programs (such as Vermont, New Hampshire, and Maine) have now taken the first steps to create housing programs and policies. Those that already had significant housing programs (Massachusetts, Rhode Island, and Connecticut) have added innovative programs to increase their capacity to produce affordable housing.

Table 7

**Average Price Increases, Selected New Hampshire Regions,
1984–1987 (Fourth Quarter) ***

	1984	1987	Percent Increase
Greater Manchester	\$80,339	\$171,600	113.6
Contoocook	62,698	128,591	105.1
Seacoast	95,675	176,394	84.4
Lakes Region	57,448	135,493	135.9

* Existing homes.

Source: New Hampshire Association of Realtors.

New England states and localities have been creative in their attempted solutions: task forces have been formed, measures proposed, legislation passed, new programs and funding sources developed, and regulatory changes made. New England states are increasing both the appropriations they devote to housing, sometimes finding new revenue sources, and also their tax-exempt bond debt for housing. State housing finance agencies are expanding their roles.

Moreover, New England state agencies and legislatures have been meeting to share ideas for housing policy and programs, having recognized that the affordable housing crisis is regional in scope. The Caucus of New England State Legislatures convened a conference on affordable housing in January 1988. In June 1988, housing finance agencies from the New England states met with developers, nonprofit organizations, and lenders to develop new ways to finance affordable housing.

Listed in the following sections are some of the strategies that New England states and localities have recently used to increase the availability and affordability of housing in their areas. (Table 8 shows which states have adopted which strategies.)²⁴

State Programs

Homeownership Subsidy: The traditional interest rate write-down made possible by tax-exempt mortgage revenue bonds has proved in New England to be insufficient for many potential moderate-income homebuyers. Some states have found ways to lower the interest

Table 8

Selected State Housing Programs in New England, 1988

Programs	Massachusetts	Rhode Island	Connecticut	Maine	Vermont	New Hampshire
Homeownership subsidy	Yes	Yes	Yes	Yes		Yes
Rent subsidy	Yes	Yes	Yes			
Assisted rental housing production	Yes	Yes	Yes	Yes		
Assisted homeownership production	Yes		Yes		Yes	
Housing assistance for the homeless	Yes	Yes	Yes	Yes		Yes
Anti-snob zoning	Yes	Proposed				
Housing partnerships	Yes	Yes	Yes			
Housing trust funds		Yes*		Yes	Yes	Yes
State public housing	Yes					

New Funding Sources

Real estate transfer tax	Proposed			Yes		
Favorable tax treatment for private investment in affordable housing			Yes			
Partnership funds from businesses (project by project)	Yes	Yes	Yes			
Recent studies/task forces			Yes	Yes	Yes	

* For homeless assistance.

Sources: Council of State Community Affairs Agencies, Council of State Housing Finance Agencies, National Association of Housing and Redevelopment Officials, Urban Land Institute.

rate on mortgages even further through additional subsidies. Other states provide down payment assistance through second mortgage loans.

Rent Subsidy: Similar to the federal Section 8 program, the state programs subsidize rents directly. The subsidy is usually a voucher that a tenant uses as partial payment for housing in the private market; sometimes the subsidy is earmarked for a particular unit in a subsidized development. Rent subsidies have historically been a federal expense; since deep cuts have been made in federal rent subsidy programs in recent years, however, states have started to allocate funds for such subsidies.

Assisted Rental Housing Production: These programs lower the cost of rental units by lowering the cost of production, usually through low interest rate construction loans. New rental housing production is needed to reverse the effects of changes in federal tax laws that make private ownership of rental housing less appealing and of the withdrawal of the federal government from rental housing production.

Assisted Homeownership Production: These programs lower the cost of housing for new homeowners. Several New England housing finance agencies, finding that their traditional single-family mortgage subsidy programs are not being used because there is insufficient affordable housing available to buy, have found ways to finance the construction of affordable single-family housing.

Housing Assistance for the Homeless: The rising tide of homelessness, one of the most visible effects of the housing shortage in New England, has prompted many states to adopt programs specifically to relieve homelessness. Some of these programs provide assistance directly to homeless people, and some provide assistance for cities and towns to create homeless shelters.

Anti-Snob Zoning: Some states have enacted incentives and regulations to promote the development of affordable housing in cities and towns that have discouraged such development through zoning or other regulatory means. Some regulations that have recently been considered or enacted in some states are anti-snob zoning measures, which limit the extent to which communities can exclude low-income housing (usually through zoning that prescribes large lot sizes or low-density development). The anti-snob regulations usually make some state aid contingent on a community's willingness to accept low-income housing.

Housing Partnerships and Housing Trust Funds: Housing partnerships and housing trust funds are vehicles for assisted housing programs. Housing partnerships are broad-based collaborations of business, government, and nonprofit sector representatives who pool their resources to provide affordable housing. These partnerships create funds of money from public and private sources and target these funds to specific housing programs and neighborhood improvement projects. Housing trust funds are pools of public money set aside specifically for affordable housing. States with no or few housing programs have been the most likely to start housing trust funds, since such funds can be put to a variety of uses.

State Public Housing: Massachusetts is among the very few states that have major state-funded public housing programs. Through such programs, states provide grants to local housing authorities to develop rental housing for low-income families.

New State-Enacted Funding Sources

Most of the funding for state housing programs has come from general fund appropriations and proceeds from tax-exempt mortgage revenue bonds. Recently, however, states

have been searching for new sources of revenue dedicated specifically to housing. The following are examples of such revenue sources.

Real Estate Transfer Tax: A proportion of the sale price of real estate levied on either the buyer or the seller.

Favorable Tax Treatment for Private Investment in Affordable Housing: Connecticut is the only New England state that has used this mechanism for increasing investment in affordable housing. Connecticut grants businesses state tax credits for investing in affordable housing projects. This credit is similar to the federal low-income rental housing tax credit; Connecticut officials expect to use it to maximize state use of the federal credit.

Partnership Funds from Businesses: Businesses that participate in housing partnerships provide funds for the projects initiated by the partnerships.

Housing Finance Agency Recycled Funds: Recently, state housing finance agencies have started using every source of funding available to them for affordable housing. Two of these sources are unexpended bond proceeds and recovered loan principal (prepayments).

Housing Finance Agency Reserve Funds: These surplus funds kept in reserve by housing finance agencies have traditionally not been used for housing. Several agencies, however, have started to spend reserves on affordable housing.

State Studies and Task Forces

Studies and task forces are often preliminary steps for the initiation of new housing programs. At least three New England states have undertaken studies or appointed affordable housing task forces.

Local Programs and Funding Sources

Revolving Loan Fund: Many cities have created revolving loan funds for housing rehabilitation or construction, sometimes capitalized with federal Community Development Block Grant funds.

Land Trust: Through land trusts, cities acquire land and buildings. They sell only the buildings while leasing the land under the buildings, enabling them to limit the equity of the buildings to ensure their affordability over time.

Surplus Property for Affordable Housing: Several cities give the property they own (or sell it at a reduced rate) to developers of affordable housing. Since the price of land is one of the most rapidly increasing components of housing development costs, this is an effective strategy to reduce the costs of new housing development.

Housing Partnerships: Many cities are starting partnerships similar to state housing partnerships.

Linkage and Density Bonuses: These are ways in which the handful of cities undergoing commercial development booms can generate commitments for affordable housing from developers who are benefiting from those booms. Linkage fees are fees assessed on commercial developments; density bonuses are increases in the density of a development granted in exchange for fees or an equivalent development or service.

The following are reports on how each New England state is attempting to cope with its affordable housing crisis. The list does not necessarily include all housing programs introduced by New England states in the last several years. It does, however, provide some examples of the ways in which states and localities have been increasing the availability and affordability of housing.

Massachusetts

State Initiatives

Massachusetts is well known for its numerous housing programs. Several of the state's housing programs were put in place in the late 1960s; other programs were added in the 1980s. Among the state's programs are most of the types listed in Table 8 on page 16.

Rent Subsidy: Massachusetts has one of the oldest state rent subsidy programs in the nation, the Chapter 707 program, begun in the late 1960s.

Assisted Rental Housing Production: In 1983, the state legislature enacted the State Housing Assistance Program for Rental Production (SHARP) to encourage the development of privately owned rental housing. Through the program, the construction and mortgage loan interest rate for mixed-income developments is subsidized with state funds for fifteen years, at which time projects are expected to be self-sustaining. In the first four years of the program, an average of about \$6 million per year in interest subsidies was awarded to SHARP developments containing just over nine thousand units, nearly three thousand of which are affordable to low-income families, nearly six hundred affordable to moderate-income families, and fifty-six hundred priced at market rates. Some cities use federal UDAG, HODAG, and CDBG funds to supplement SHARP to increase the number of low- or moderate-income units beyond the required 25 percent.

Assisted Homeownership Production: The state's newer programs include the Homeownership Opportunity Program (HOP), created in 1987, which provides moderate-income individuals and families low-interest mortgage loans to purchase newly developed first homes (including condominiums). The state also provides funds for infrastructure improvements to lower construction costs and, thus, the purchase prices of the homes or condominiums. Revenues have been made available to assist more than 14,500 moderate-income families. Mortgage revenue bond proceeds are used to finance the homebuyer loans. Affordability of HOP units will be preserved over the long term by deed restrictions.

Anti-Snob Zoning: In 1969, Massachusetts enacted the first legislation in the nation (Chapter 774) giving the state the authority to review and, if necessary, to override local zoning decisions on low-cost housing development.

Housing Partnerships: The Massachusetts Housing Partnership, created under the leadership of Amy Anthony, Massachusetts secretary of Communities and Development, and attorney John Bok, cochair of the partnership, was started in 1985 using the successful Boston Housing Partnership as a model. It is an umbrella for a wide range of projects to produce and preserve affordable housing statewide. The thirty-member board initiates, oversees, and provides financial assistance to specific communities in the areas of urban abandonment, rental housing production, responsible growth management, homeownership, and preservation of existing affordable housing.

State Public Housing: Through Chapter 705, one of the only major state-funded public housing programs in the nation, Massachusetts provides grants to local housing authorities to develop public housing for low-income families. Almost three thousand state-financed public housing units have been built or are in development.

Other State Programs: Massachusetts has been at the forefront in the preservation of privately owned low- and moderate-income developments at risk of conversion to market-rate housing (through owner prepayment of federally assisted mortgages). State legislation has been proposed and Boston legislation enacted to protect such developments from condominium conversions and large rent increases. Some development owners have

signed a voluntary pledge not to prepay their mortgages unless they plan to preserve the affordability of a significant proportion of the units.

Local Initiatives

Surplus Property for Affordable Housing: Boston has identified all vacant, buildable, city-owned properties (consisting of surplus public buildings, urban renewal sites, and property acquired through foreclosure). Housing developments will be built on all of these parcels, and vacant buildings will be rehabbed for housing. It has given priority to non-profit groups as the developers of these parcels and buildings, using state and local subsidies. The property is sold for nominal amounts to ensure the affordability of the housing that is developed.

Housing Partnership: During the 1980s, local government, the private sector, and community leaders created the Boston Housing Partnership (BHP). It was the first housing partnership in New England and served as a model for the Massachusetts partnership and those of two other New England states. Under the leadership of Bill Edgerly, chairman of the State Street Bank, and now Richard Driscoll, chairman of the Bank of New England, the BHP has undertaken two large, successful rounds of affordable housing development. The first round of BHP funding included a \$4.5 million grant from the city of Boston; \$500,000 in private (foundation/corporate) grants; a \$22.3 million below-market interest rate mortgage from MHFA; and \$10.7 million in private equity. Seven hundred housing units in sixty-nine scattered-site apartment buildings were rehabilitated using these first-round funds. In 1986, BHP began a second project, the rehabilitation of almost one thousand housing units in distressed structures in default to the U.S. Department of Housing and Urban Development. A citywide nonprofit organization affiliated with the partnership (the Greater Boston Community Development Corporation) provides technical assistance to participating neighborhood community development corporations (CDCs). The CDCs are responsible for the ownership, development, and management of the rehabilitated housing. The BHP has attracted equity capital from corporations, in part through the new federal low-income rental housing tax credit, the only significant incentive to investment in low-income rental housing to emerge from tax reform in 1986.

Linkage: In the mid-1980s, Boston instituted a housing linkage policy that requires developers of large commercial projects to build affordable housing or contribute money to build such housing. If the developer contributes money, the fee is \$5 for every square foot of floor space over 100,000 square feet for a period of seven years.²⁵ For a typical twenty-story office building, this contribution is worth roughly \$2 million. As of January 1988, thirty-one projects had committed approximately \$45 million in housing linkage funds in Boston. Approximately \$17 million of these funds has been allocated to eighteen housing developments containing about two thousand units of housing; 83 percent of these units will be affordable to low- and moderate-income residents. Over the next five years, linkage payments are expected to amount to more than double the present amount. The linkage program has had no negative effect on Boston's development climate.

Another linkage program in Boston, parcel-to-parcel linkage, ties the disposition of publicly owned parcels in downtown Boston to the development of publicly owned parcels in Boston's neighborhoods. Boston's parcel-to-parcel linkage program is the first of its type in the nation.

Other Local Programs: The administration of Boston Mayor Raymond Flynn has established strong safeguards against skyrocketing rent increases and arbitrary evictions,

particularly for condominium conversions. Brookline and Cambridge have enacted similar measures.

In addition, Boston has used rehabilitation to reduce its public housing vacancies from 3,750 in December 1979 to 1,463 in May 1988, a 61 percent reduction. Code compliance in Boston public housing units has increased from 53 percent in 1986 to 91 percent in 1988.

In recent years, record numbers of new housing permits have been issued by the city of Boston: 4,064 residential permits were issued in 1987, more than triple the annual rate of housing starts from 1980 to 1983. In all of its housing production, Boston has encouraged the participation of new developers, including a new generation of nonprofit and minority developers. One of the most noteworthy new nonprofit developers has been the Bricklayers and Laborers Non-Profit Housing Corporation. The city has particularly expanded development for first-time homeownership for Boston residents.

Rhode Island

State Initiatives

Homeownership Subsidy: The homeownership assistance programs of the Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) include one recent program that provides, for the first time in the state, assistance in the form of second mortgages, which reduce the amount of down payment. The down payment is often the biggest obstacle to homeownership for low- and middle-income families. A 20 percent down payment for a median-priced home in Providence in the fourth quarter of 1987, for instance, was \$25,480 — 72 percent more than the average annual wage. In addition, RIHMFC now provides assistance, also for the first time, to owner-occupant buyers of two- and three-family homes.

Rent Subsidy: In June 1988, the Rhode Island state legislature enacted a rent subsidy program, joining Massachusetts and Connecticut as the three New England states with rent subsidy programs similar to the federal Section 8 program.

Assisted Rental Housing Production: The RIHMFC, like its counterparts in Massachusetts, Maine, and Connecticut, has created a program to increase the production of multi-family rental housing, the most serious housing need left by the federal government's withdrawal. RIHMFC's Family Rental Housing Production Program, created in 1986, assists for-profit and nonprofit developers in financing the production of rental housing. Tax-exempt bond proceeds and \$1 million in state funds were allocated for this program, which was estimated at the time of its creation to serve six hundred households. Developments built through the program are the first assisted multifamily housing produced in the state without federal dollars.

Housing Assistance for the Homeless: The RIHMFC recently initiated its first program to assist the homeless. The program will make \$1 million in immediate physical improvements to existing emergency housing shelters and has established a \$3 million Emergency Housing and Shelter Trust Fund. It is estimated to serve five hundred households.

Housing Partnership: In 1987, Governor Edward R. DiPrete announced the formation of the Rhode Island Housing Partnership, which will bring together state and local governments, nonprofit organizations, lenders, and private businesses to produce affordable housing. The goal of the partnership is to create 1,750 housing units.

Local Initiatives

Surplus Property for Affordable Housing: Providence has recently taken several new steps, among them selling vacant city-owned lots to nonprofit organizations for a nominal 25 cents per square foot for affordable housing development.

Other Providence Programs: The Providence Housing Authority, which recently revamped its management, is rehabbing six hundred vacant units in its inventory. The nonprofit Providence Company, which is supported by the city, is providing low-interest loans to downtown developers who adapt downtown office buildings to mixed commercial/residential use. This program is intended to relieve pressure on the housing supply in the surrounding neighborhoods, and some of the housing developed downtown will be set aside for low-income residents.

Revolving Loan Fund: Newport, a wealthy resort city, has never provided significant affordable housing until very recently. Prices of all homes there have appreciated dramatically in the last few years, however, and the city is experiencing a labor shortage, especially in its large hotel and restaurant sector. The city government has started a revolving loan program to enable nonprofit organizations to acquire existing housing at low interest rates for use as affordable rental housing. Newport is also renovating a downtown YWCA building, using city, state, and federal funds, that will contain 108 units of affordable housing.

Connecticut

State Initiatives

Homeownership Subsidy: Connecticut, like Rhode Island, has a program that provides down payment assistance to first-time low- and moderate-income homebuyers in the form of second mortgage loans tied to Connecticut Housing Finance Agency (CHFA) mortgages. The program was initiated in 1979 and is financed through general obligation bonds. It has been mentioned by housing experts as a potential model for a new national housing program.

Rent Subsidy: Connecticut's assistance program, begun in 1987, provides subsidies directly to renters. In 1988, the Connecticut Housing Department started using this program to encourage new construction of affordable rental housing by committing rent subsidies to projects proposed by developers.

Public/Nonprofit Rental Housing Production: One of the programs approved by the Connecticut General Assembly in 1986 was the Low Income Rental Housing Fund, capitalized by proceeds from the sale of \$35 million worth of bonds. The fund provides grants to housing authorities and nonprofit corporations for the development of low-income rental housing.

Private Assisted Rental Housing Production: In 1988, the Connecticut General Assembly created the Private Rental Investment Mortgage Equity program (PRIME). Modeled after the SHARP program in Massachusetts, PRIME provides low-interest loans to private developers of rental housing who set aside a portion of their units for low- and moderate-income households. This is the first program in Connecticut to provide low-interest loans to private developers of rental housing rather than to housing authorities, municipalities, or nonprofit developers.

Assisted Homeownership Production: In 1985, the CHFA started using its reserve funds to provide subsidies of construction loan interest for single-family homes. This subsidy

lowers development costs to make home prices affordable to homebuyers with income below \$20,000.

Housing Partnership: In 1988, the Connecticut General Assembly created the Connecticut Housing Partnership, a broad-based collaboration of business, public, and nonprofit representatives pooling their resources to produce affordable housing. It is similar to the housing partnerships in Massachusetts and Rhode Island.

Anti-Snob Zoning: Efforts are being made in Connecticut, as in Rhode Island and Massachusetts, to modify the exclusionary zoning practices of some of the state's cities and towns. Connecticut's Blue Ribbon Commission on Housing, a group of representatives from business and government created by the state in 1987, has proposed that the state be allowed to overrule local zoning decisions as a means of promoting affordable housing, as in Massachusetts. Fairfield 2000, a two-hundred-member private-public task force charged with addressing Fairfield County's long-range problems, has recommended changes in local zoning laws — currently among the most restrictive in the state — to allow higher-density housing.

Favorable Tax Treatment for Private Investment in Affordable Housing: In 1987, Connecticut initiated a state tax credit to businesses contributing funds to any housing program that is developed, sponsored, or managed by a nonprofit corporation and that benefits low- and moderate-income persons or families.

Housing Trust Funds: In 1986, the General Assembly gave municipalities the authority to set up housing trust funds — separate from the rest of the municipal budget and ongoing — to finance new construction or substantial rehabilitation of housing projects in which a substantial portion of residents will be low- and moderate-income families. It also created a program of grants-in-aid to municipalities that have established housing trust funds.

Other Incentives: Another law aimed at encouraging Connecticut localities to produce affordable housing, passed by the General Assembly in 1987, gives the boards of selectmen of the sixty-nine towns that do not have housing authorities the powers of a housing authority to produce low- and moderate-cost housing for town employees and other residents. The selectmen have the power, for example, to condemn land, receive grants, and manage rental property. The town of Wilton in Fairfield County is taking advantage of this law to develop affordable housing on surplus state land for town employees who now must live outside the town. Redding, Darien, and Greenwich, also in Fairfield County, are creating housing as well for low-income elderly and moderate-income families.

Local Initiatives

Revolving Loan Funds: Hartford recently increased efforts to improve the affordability of its housing by establishing two revolving loan funds — a housing development fund and a home improvement fund. Both funds are capitalized primarily with Community Development Block Grant money and augmented with state funds. The housing development fund has enabled nonprofit organizations to produce nearly two hundred units since 1983, when the fund was started.

Linkage: Hartford's linkage program, established in 1986, created a linkage trust fund for housing, job training, and economic development assistance. The program provides density bonuses — more floor space allowed in a building per square foot of land — to developers if they provide housing or special amenities (such as transient parking or day care facilities); meet resident, female, and minority construction employment

requirements; or contribute to the fund. In addition, the Hartford City Council passed an ordinance in 1985 requiring anyone wishing to demolish or convert residential housing units to construct an equal amount of square feet of housing or to contribute to a low-income housing fund an amount equal to one-quarter of the value of the property being taken off the market.

Housing Partnership: Through a partnership between the city of Hartford and the local Chamber of Commerce, major downtown developers have committed funds and expertise to develop affordable housing. A nonprofit development group created by the developers is planning to build on several vacant lots in the city. The housing will be made affordable through a construction cost subsidy.

Maine

State Initiatives

Homeownership Subsidy: The Maine State Housing Authority (MSHA) introduced some changes recently to its standard low-interest mortgage loans to make homeownership more affordable to low-income buyers. One change enables the agency to reduce or waive the previously required 5 percent down payment for MSHA-assisted single-family homes, allowing more low-income households to use the agency's lower interest rates to finance home purchases. Another measure created a state-funded mortgage insurance program to insure MSHA loans, which lowers the cost of mortgage insurance to homebuyers and further bridges the gap between income and home prices.

Housing Trust Fund/Real Estate Transfer Tax: The Housing Opportunities for Maine (HOME) fund created in 1982 to expand rental and owner-occupied affordable housing, is one of Maine's most significant recent housing initiatives. The interest from this fund is used to lower interest rates on bond-financed programs and to finance special housing programs. Administered by the MSHA, the fund was capitalized at first with appropriations from the state general fund of \$2 to \$3 million annually. In 1985, the legislature increased the size of the fund and provided it with its own dedicated source of revenue, an increase in the state's real estate title transfer tax, expected to provide \$4 to \$5 million to the fund annually. MSHA's surplus funds are also used to capitalize the HOME fund.

Private Assisted Rental Housing Production: To encourage the development of more affordable rental housing in small Maine communities, the MSHA recently introduced the Small Projects Initiative. Similar to the SHARP program in Massachusetts, the program gives 5 percent mortgage financing to developers who build small apartment complexes, a portion of which is set aside for low-income tenants.

Housing Assistance for the Homeless: The Homeless Shelter Financing Program, begun by the MSHA in 1983, provides financing for the purchase, rehabilitation, or refinancing of the existing debts on homeless shelters or transitional housing. At least \$1 million has been spent on this program.

Surplus State Land for Housing: The MSHA has identified all developable surplus state property; new state legislation holds this land in trust and authorizes the agency to sell it or give it away for the development of affordable housing. The agency can thus reduce or eliminate land costs — the most rapidly increasing development costs in New England — in addition to providing low-cost financing for construction.

Incentives to Localities: Maine's cities and towns, like those in the other New England states, are being encouraged by the state to produce affordable housing. Town and city

plans, required for the first time in 1988 by the state legislature to qualify for some state discretionary funds, must provide for adequate affordable housing.

Task Force: Maine Governor John McKernan, Jr., created a task force in January 1988, composed of representatives from real estate as well as from the public and nonprofit sectors and charged with developing a comprehensive plan to encourage construction of affordable housing in the state.

Local Initiatives

In southern Maine, where the affordable housing shortage is particularly acute, solutions are being developed on regional, countywide, and municipal levels. In 1987, a private-public planning and problem-solving group called York County 2000 and the Southern Maine Regional Planning Commission jointly began a study to document the need for affordable housing in the region and to suggest ways to provide it.

Cumberland County is setting up a housing fund to buy land and reduce the resale cost or write down construction loan interest rates for the production of affordable housing. Portland has started to generate affordable housing through nonprofit development and is considering changing its zoning code to increase the affordability of new housing, through measures such as providing density bonuses (allowing more floor space per square foot of land developed) to residential developers who set aside a certain portion of their units for low- or moderate-income households. In addition, the city has a housing development fund and provides vacant properties to developers to produce low- and moderate-income housing in exchange for land write-downs or deferred payments for the properties.

In York County, the southeasternmost county in Maine, the Sanford Housing Authority is producing affordable rental housing by renovating older apartment buildings using low-cost labor from the York County Alcoholism Shelter and low-interest financing from the Maine State Housing Authority.

Vermont

State Initiatives

Assisted Homeownership Production: The Vermont Housing Finance Agency (VHFA) has created a program to provide low-interest construction financing for homeownership construction. The agency uses recycled funds — bond proceeds that were authorized but never used — or prepayments of VHFA loans. The affordability of homes built through this program is guaranteed over time.

Housing Assistance for the Homeless: The VHFA, like other housing finance agencies in New England, has recently expanded its role to include homelessness programs. The agency has provided deferred loans to five homeless shelters.

Housing Trust Fund/Real Estate Transfer Tax: In 1987, the Vermont state legislature allocated general funds for housing for the first time. The bill created the Vermont Housing and Conservation Trust Fund and allocated \$3 million for the fund. The fund is used to develop affordable rental and owner-occupied housing by nonprofit developers and localities as well as to conserve land. In 1988 the legislature dedicated an increase in the state property transfer tax to the fund, providing an estimated additional \$3.2 million a year.

Other State Initiatives: To coordinate state housing programs and focus state housing resources, Governor Kunin in 1986 created a Housing Roundtable consisting of the four

state agencies that provide housing assistance. In addition, the state Department of Housing and Community Affairs recently increased its housing staff.

In 1988, the legislature approved several measures proposed by the Joint Housing Study Committee, created in 1987 specifically to propose legislative solutions to the state's affordable housing shortage. Among them was a sevenfold increase in funding for the Vermont Housing and Conservation Trust Fund — \$20 million of the state's \$60 million budget surplus. In addition, a growth bill was passed by the legislature that contains many incentives to localities to develop affordable housing. Under the bill, communities must develop "acceptable" plans (including increasing the amount of affordable housing within their jurisdiction) to receive some state discretionary funds. The legislature also passed a measure that will create a three-year Joint House/Senate Standing Committee on Housing to create some housing expertise in the legislature.

The VHFA is considering the establishment of a well-capitalized nonprofit housing development corporation to preserve and build affordable housing throughout the state.

Local Initiatives

Burlington, the hub of economic growth in Vermont, is feeling the affordable housing crunch particularly acutely. The city has been able to make a small portion of its housing stock affordable through a land trust. In 1983, the city's Community and Economic Development Office created the Burlington Community Land Trust, which buys land and buildings, holds the land in trust, and sells the buildings to low-income families. Through restrictions in the leases of the land under the homes, the home prices remain affordable over time.

New Hampshire

State Initiatives

Homeownership Subsidy: The New Hampshire Housing Finance Agency (NHFA) has recently created programs to provide mortgages at interest rates lower than the agency has traditionally provided, financed by recovered principal from previous bond issues.

Housing Assistance for the Homeless and Housing Trust Fund: In 1988, the state passed its first legislation to spend general funds directly on housing. The legislation provides temporary emergency shelters for the homeless and establishes an affordable housing fund to be administered by the NHFA. Other legislation requires all state agencies to give their surplus land to the NHFA, which in turn provides the land to households to construct their own homes with financing from the housing fund. The legislature also required municipalities to conduct studies of regional housing needs every five years. New Hampshire business leaders supported these initiatives, partly as a means of combating labor shortages resulting from the high price of housing in the state.

The Insufficiency of State and Local Resources

In every New England state, the housing shortage is far greater than the states and cities, with their comparatively limited resources, can solve on their own. The forces that underlie and perpetuate the affordable housing shortage in New England — cutbacks in federal housing programs, an explosive rate of job creation, an increase in the ranks of the poor, a decrease in household size, and a growth in the number of middle-aged and older people

(spurring an increase in homeownership demand) — overwhelm any actions the states and cities can take.

The resources available to states and localities for housing are not nearly as great as those available to the federal government. As a result, state and local housing programs are generally small, even compared with the sharply reduced federal housing programs.

In fiscal year 1986, nationwide, 64.0 percent of public expenditures (for all purposes) were federal expenditures; only 20.3 percent of all public expenditures were state expenditures, and 15.7 percent were local expenditures. Moreover, “tax revolts” in recent years have made it difficult for local governments to find revenues even to keep current spending programs in place. Massachusetts’ Proposition 2½ and California’s Proposition 13, for example, sharply curtailed the revenues available to local governments in those states, and in Massachusetts the legislation has forced an increase in state aid flowing to cities and towns. Some states with significant housing programs — most notably Massachusetts, New York, and California — experienced revenue shortfalls in 1988 after several years of unusually strong revenue growth.

In most areas, deep subsidies are needed to produce affordable housing. In much of the United States, and in New England in particular, the private market on its own cannot produce a house or an apartment at a price that low-income, and often moderate-income, households can afford. In Boston, the development cost of a typical rental or condominium unit (assuming no land costs) is about \$100,000. The condominium price affordable to a *moderate*-income buyer in Boston (\$32,400 income, family of four) is \$88,900;²⁶ thus, the per unit subsidy needed to make this unit affordable to such a family is \$11,100. To make 100 such units affordable to moderate-income families would cost more than \$1 million. The price affordable to a *low*-income buyer in Boston (\$22,150 income, family of four) is \$62,500; the per unit subsidy for that family is \$37,500. To make only 100 such units affordable to low-income families would cost more than \$3.7 million.

The demand for affordable housing is growing. For example, 6,200 families applied for the rental units in the new Tent City development in Boston; most of these families were hoping to get into the 195 low- and moderate-income units in the development. For the Bricklayer’s project in the Charlestown Navy Yard in Boston, 687 households applied for 50 affordable condominium units in the project in 1988. There are almost 14,000 people on the waiting list for public housing in Boston.

Conclusion: Restore the Federal Role in Housing

New England’s affordable housing shortage and the lack of state and local housing resources in the region is a national problem. If the nation’s housing crisis is going to be adequately addressed, the federal government must become a partner, once again, in the housing business. It must promote the production and preservation of affordable housing for America’s work force.²⁷ Without a renewed federal commitment to housing, businesses will pay the price through increased wages.

States and localities cannot provide the subsidies needed to significantly ease the affordable housing shortage. Without a substantial federal presence, according to a recent Urban Land Institute survey of nonfederal housing programs, “urgent needs will continue to outstrip available resources by a wide margin.”²⁸

With a marked increase nationwide, and especially in New England, in the capacity of states and localities to deliver affordable housing, it is time for the federal government to

enter into a partnership with them to do what the private sector cannot do alone and state and local governments cannot do without national support: ensure a decent, affordable home for every American.

State and local housing programs provide examples of how federal resources can provide relief for the affordable housing shortage. According to the Council of State Community Affairs Agencies (COSCAA), state governments created 112 housing programs between 1980 and 1987 after creating only 44 in all previous years.²⁹ Much has been learned from the states' efforts that can be used to help shape the next generation of federal programs. But without federal resources, state and local efforts will simply be viewed by future historians as successful "demonstration projects" that never evolved into full-scale programs.

As the housing situation has become worse, Washington decision makers have begun to focus attention on the problem. The consensus is growing among business, civic, and government leaders that the federal government must again take the lead in promoting affordable housing. The U.S. Conference of Mayors, the National League of Cities, and the National Governors Association have helped put the nation's affordable housing shortage on Washington's agenda. Over the past two years, a number of national blue-ribbon task forces have been created and have made recommendations about how the federal government should reinstate its role in housing. For the first time in several decades, the "housing question" is once again being actively debated by a wide circle of concerned individuals and organizations.

One sign of this new mood is that in 1987 Congress passed the Housing and Community Development Act of 1987, the first freestanding housing bill of the Reagan administration. The legislation — providing \$30 billion over two years — is far short of what the nation was spending in the 1970s and much less than what all experts acknowledge is needed to solve the problem. It was viewed as both a first step and a holding action of existing programs until a more comprehensive approach can be worked out.

In 1987, Senators Alan Cranston and Alfonse d'Amato, cochairs of the Senate Housing Subcommittee, asked developer James Rouse and David Maxwell, chairman of the Federal National Mortgage Association (Fannie Mae), to head a task force to make specific recommendations for comprehensive federal legislation. Rouse and Maxwell assembled a group of twenty-six housing industry professionals, academic experts, government officials, and others, who met regularly for six months. The task force report, *A Decent Place to Live*, released in March 1988, is the first major overall evaluation of national housing policy in more than twenty years. The sixty-eight-page report offers a ten-point program of recommendations on tax policy, the preservation of existing subsidized housing, the housing finance system, ways to reduce housing construction costs, policies to assist first-time homebuyers, and the problems of housing rural Americans.

Two of the recommendations stand in sharp relief to the status quo. First, the task force, while acknowledging that many Americans are well housed, noted that the housing problem is getting worse and that the federal government must take the lead in guaranteeing "decent, affordable housing" for all Americans by the year 2000. This will take, the report suggests, a substantial increase in the resources devoted to housing. Second, the task force recommended that while the federal government must dedicate more funds for housing production and preservation (through what it called a Housing Opportunity Program), these funds should flow through state and local governments, who best know local needs and how to address them. The report recognized the dramatic increase in the capacity of localities to administer housing programs and to work with the business community,

private developers, and nonprofit housing groups. If new federal housing programs are designed with this kind of flexibility, local business leaders will be able to play an important role — working with government and community leaders — in designing solutions to the problems that face major employers trying to attract and keep a qualified work force.

The Rouse-Maxwell report also noted the tremendous expansion and growing sophistication of local housing programs using nonprofit community-based developers (often in partnership with government and business) and recommended that at least 10 percent of all federal housing funds be set aside for nonprofit groups that are dedicated to building and preserving housing for low- and moderate-income people.

The Community Housing Partnership Act (H.R. 3891; later incorporated into H.R. 1180, the Housing and Community Development Act of 1989), introduced by Representative Joseph Kennedy and cosponsored by more than one hundred other congressional representatives, also builds on the success of nonprofit organizations in developing housing. Modeled on the Boston Housing Partnership, it will provide \$500 million annually for matching grants to subsidize the development by nonprofit organizations of low- and moderate-income rental, homeownership, and cooperative housing. The federal funds will be matched by state and local governments and private foundations three to one. The housing will remain affordable over time. Although \$500 million is a small amount compared with previous HUD programs, it will dramatically improve the capacity of the nonprofit sector — which has borne the brunt of the federal withdrawal from the housing business — to develop affordable housing.

Hard on the heels of the Rouse-Maxwell task force report came a study by another blue-ribbon panel, *Preventing the Disappearance of Low-Income Housing*. This task force, chaired by Carla Hills, HUD secretary in the Ford administration, and former Representative Henry S. Reuss, a Wisconsin Democrat who chaired the Banking, Finance and Urban Affairs Committee and the Joint Economic Committee, focused on a very specific topic — the potential loss of about two million low- and moderate-income apartments built by private developers with federal subsidies in the 1960s and 1970s. As these subsidies expire and as many developments reach their twentieth anniversaries (a milestone that allows them to “opt out” of the subsidized program), a substantial portion of this valuable inventory of affordable housing could either go bankrupt or (in booming market areas) be converted to market-rate housing. In either event, the report suggests, the result would be a deepening of the housing crisis, not only for the poor but for the middle class. This panel, like the Rouse-Maxwell task force, called on the federal government to preserve this housing in cost-effective ways that will avoid a repeat of the same scenario when use restrictions on these developments expire again.

Although Congress recently instituted a two-year moratorium on prepayment of the mortgages for these federally assisted developments and on their conversion to market-rate housing, this is just an interim measure; stronger measures will be needed to save the 75,000 low- and moderate-income units at risk of loss through expiring subsidies, default, or mortgage prepayment in New England.

What will happen if the Bush administration ignores efforts to increase the federal housing budget? The federal deficit has emerged as an overriding concern of the new administration. But the affordable housing shortage shows no signs of subsiding in the Northeast. Although housing price increases in New England have slowed, many experts agree that, in the long term, demand for housing will remain strong and prices relatively high. Businesses in New England and other areas experiencing high housing costs will increasingly have to bear the costs of housing price increases through increased wage,

recruitment, or employee transportation costs (many companies already transport workers daily from remote areas). More companies may have to introduce housing assistance plans for their employees. In December 1988, for instance, Boston's hotels were persuaded by the Boston Hotel and Restaurant Workers Union to create a \$1 million housing trust fund for hotel workers.

Regions with high housing costs will continue to suffer employment losses as large firms move elsewhere in response to the upward pressure that housing costs exert on wages. State and local governments, unable to provide significant housing production or subsidy, may increasingly turn toward regulation and preservation of existing housing to keep their housing affordable. Preservation and regulation efforts have already been directed to the existing privately owned, federally assisted housing stock, extending the terms of the original twenty-year affordability restrictions for these properties. Ultimately, banks and thrifts will increasingly be asked by states, cities, and community groups to fulfill their obligation under the Community Reinvestment Act to meet the credit needs of their communities specifically in ways that make housing more affordable. In several cities, for instance, banks and thrifts have provided construction mortgages at favorable rates and terms to nonprofit housing developers and mortgage financing at favorable rates and terms to low- and moderate-income families.

Even a relatively small shift of funds in the federal budget would be a significant increase in federal housing capacity, since the housing budget is relatively small compared with other components of the federal budget. For example, a shift of 5 percent (\$14.4 billion) of the military budget³⁰ to housing in 1988 would have almost tripled the housing budget.

New England businesses can ease the affordable housing shortage locally and encourage an expansion of the federal role in housing in three ways. First, corporations can use the federal low-income rental housing tax credit, which was enacted by Congress in 1986 and has not yet been fully utilized by investors. The credit reduces taxes directly for individuals or corporations that provide equity capital for the construction, rehabilitation, or acquisition of low-income rental housing. Initial reports on the use of the tax credit indicate that more individuals than corporations are using it, even though corporations have significant potential advantages over individuals as tax credit investors. A mid-1987 survey revealed that only 16 percent of all the states' 1987 tax credit allocation was expected to be used. Another mid-1987 survey showed that only three out of the six New England states expected to use their full tax credit allocation in 1988.

Second, businesses can participate in the housing partnerships that have been created in several cities and states. So far, business sector participants in these public-private-nonprofit partnerships have been primarily banks and insurance companies. A wider array of businesses must participate in these efforts to produce affordable housing. Increasing numbers of cities are creating housing partnerships to pool the resources and expertise of a broad range of organizations.

Finally, and most important, businesses can show their support for a more substantial federal housing policy. In the 1988 legislative session, several bills and proposals, in addition to the Kennedy bill, were offered that could form the basis of a national housing program for the rest of the century. Now, more than any time in the last twenty years, New England business, civic, and political leaders need to urge the federal government to play an active role in housing. New England business leaders, more than their counterparts in any other region, have a stake in the revitalization of federal housing policy. It is in the

long-term self-interest of New England businesses and community leaders to make sure Congress and the new president enact a housing bill that meets regional and local needs. 🍷

Notes

1. Katharine L. Bradbury and Lynne E. Browne, "New England Approaches the 1990s," *New England Economic Review* (January/February 1988): 32 (1987 data provided verbally).
2. U.S. Department of Labor, Bureau of Labor Statistics, Series 790 (1987 datum is preliminary).
3. Bradbury and Browne, "New England Approaches the 1990s," 32 (1987 datum provided verbally).
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6. Ann Greiner, *The Housing Affordability Gap and Boston's Economic Growth: Potential for Crisis* (Boston: Boston Redevelopment Authority, 1987), 24.
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12. Bill Ryan, "Gold Coast Becoming Tarnished as Real Estate Prices Soar," *Hartford Courant*, 4 January 1988.
13. Margaret Pantridge, "Expansion Plans Bring Fears of Labor Council," *Boston Herald*, 4 May 1987.
14. David Warsh, "Decade of Slow Growth Seen for Massachusetts Economy," *Boston Globe*, 23 June 1988.
15. Frank Levy and Richard Michel, *The Economic Future of the Baby Boom* (Washington, DC: Urban Institute, 1985), 13.
16. William C. Apgar, Jr., *The Nation's Housing: A Review of Past Trends and Future Prospects for Housing in America* (Cambridge: MIT Center for Real Estate Development, 1988), 24.
17. Apgar, *Nation's Housing*, 8.
18. Apgar, *Nation's Housing*.
19. Phillip L. Clay, *At Risk of Loss: The Endangered Future of Low-Income Rental Housing Resources* (Washington, DC: Neighborhood Reinvestment Corporation, 1987), i.
20. Peggy Gilligan, "Home-Ownership Affordability: New England Loses Ground," *Statements of Interest* 10 (Summer 1987), 9.
21. Michael Stone, University of Massachusetts at Boston, unpublished survey of rents advertised in the *Boston Globe*.
22. *Home Sales*, vol. 2 (Washington, DC: National Association of Realtors, March 1988), 13.
23. Peggy Gilligan, Federal Home Loan Bank of Boston, unpublished table.

24. Though several sources were consulted for this table, the author may have inadvertently omitted a program from a state column either because it is very recent or because it wasn't mentioned by the sources.
 25. An additional dollar is paid by the developer for employment programs that enable Boston residents to take advantage of the economic opportunity created by the city's job boom.
 26. Assuming a 10 percent down payment and a 10 percent mortgage interest rate.
 27. A substantial federal presence in housing would also create jobs in the housing construction industry and, indirectly, additional jobs in other sectors, further ensuring that strong economies remain strong.
 28. Michael A. Stegman and J. David Holden, *Nonfederal Housing Programs* (Washington, DC: Urban Land Institute, 1987), 5.
 29. *State Housing Initiatives: The 1988 Compendium* (Washington, DC: Council of State Community Affairs Agencies, 1988), 7.
 30. Including the Department of Defense budget, nuclear weapons activities of the Department of Energy, international military assistance, and the National Aeronautics and Space Administration; not including the military share of net interest on the public debt.
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It's Hard Outside:

Profiles of Elderly Homelessness

Joseph Doolin

This article is a qualitative study of the lives of homeless elders in Boston. It examines the concerns uppermost in the minds of the homeless including the art of integrating their past lives into the values and milieu of their current homeless situation. Concern about the reinstitutionalization of the mentally ill in public shelters, domiciles once reserved for the older alcoholic, the pressures and stress of shelter life, victimization, the shrinking supply of SRO units, and the role of alcohol are also examined. Considered in detail are various coping strategies and supports utilized by older adults in their survival roofless. Homelessness as an industry is considered, and recommendations are offered to stem the increasing tide of homelessness among older adults. The article also critiques current public policy, which is preoccupied with shelter services rather than with services to the homeless. To adequately serve the entire homeless population, a policy on homelessness rather than solely a shelter policy must be developed.

The homeless are today's untouchables. They have become social lepers that may be fed and clothed by society, but only at special stations for the unclean in zones set aside for them. In the public mind they are considered dirty, defective, diseased derelicts without hope of rehabilitation. Some other *d* words to describe them are depraved, degenerate, and degraded.

The stereotypical image of the homeless is that of an unkempt old man, stumbling drunk or sleeping it off on a park bench. Certainly, he is a man who never worked.

The reality is that the median age of American homeless today is the early thirties and that among the homeless, the elderly constitute a smaller proportion than they do in society as a whole. Among the elderly homeless, long work histories and, among the men, military service are the norm.

For years, urban social workers have neatly characterized the homeless population in America as being distributed equally among three basic groups.

Joseph Doolin is director of the Boston Archdiocesan Office on Aging. He was executive director of Kit Clark Senior House in Boston during this study, which was a part of the Community Fellows Program of the Gerontology Institute, University of Massachusetts at Boston.

1. *The chronic or traditional homeless.* These people have long been part of the American scene, as evidenced in familiar words such as “panhandlers,” “derelicts,” and “bag ladies.” This population traditionally sought housing in overnight shelters, in the streets, and where possible in cheap hotels and rooming houses.
2. *The deinstitutionalized.* These people represent the failure of the public mental health system to create community supports when mental health hospitals began to discharge large numbers of patients in the late 1960s.
3. *The new or temporary homeless.* Also called the “dishoused.” This group’s predicament is caused by external factors: unemployment, welfare cuts, personal or family crises, and shortage of low-income housing.

Most homeless elderly fall into the first category, the chronic or traditional homeless. The focus of this article is the subgroup within that population that is chronologically or physiologically old. For the most part they are not people who spent significant portions of their lives in mental hospitals from which they have been recently deinstitutionalized, nor are they people who suddenly lost their lifetime dwellings. Understanding the homeless elderly is like looking at a piece of movie film. To comprehend the situation in one frame, we must look at the many frames preceding it. One value of studying homelessness among the elderly is that it allows us to examine issues in the life course and to identify patterns rather than idiosyncratic, environmental problems. The pattern that emerges is of lives lived at the fringes of society, usually with insufficient social margin, of unstable family situations, and of social deviance in various forms including but not limited to itinerant work, poverty, underemployment and unemployment, physical or mental disability, alcoholism, and homosexuality.

Over a three-year period, from 1985 to 1987, I studied the life histories, coping strategies, and survival skills of Boston’s homeless elders. The excerpts printed here are taken from interviews with long-term homeless adults. They represent a cross section of homeless older people, through whose lives we can glimpse the world of the street person, the circumstances that forced the person onto the street, and the life that person lives today.

Several public policy implications are suggested by this study. The central implications have to do with our nation’s preference for a shelter policy rather than a homelessness policy. In addition to being significantly less expensive than the alternative of investing in affordable housing, the shelter policy allows us to lull ourselves into the belief that homelessness is a temporary emergency situation, thereby ignoring the root causes — chronic poverty, the weakness of our economic system, and the disintegration of the American family. The lack of a national family policy and the expulsion of the man from the household under most states’ Aid to Families with Dependent Children (AFDC) rules undoubtedly trigger homelessness at midlife and beyond.

Sam: “I was livin’ with this one lady at the time. And, uh, we had two kids. I was workin’ in security. I don’t know if you ever heard of Bromley Heath [Community Center] in Jamaica Plain? You’ve heard of Martha Eliot Health Center? I worked there for three years as a security guard. Right on the door. And I worked in Bromley Heath for three more years. So I worked there for altogether six years.

“I got laid off the job.

“Somethin’ happened on the job — everybody got laid off and the company cut us loose. And, uh, I wasn’t workin’ for a couple of months and she was gettin’ upset ‘cause I wasn’t bringin’ in no money, yuh know. And I was stayin’ with my mother, my step-mother, at the time. And my sister was on drugs and all this and I had to get away from there too.

“So I didn’t have no other place to go. So I just started hangin’ with the fellas on Boylston Street and Mass. Avenue. And then I was drinkin’ again, startin’.

“I was never on the street before. But that was rough. And umm, but it was quite an experience, because I ain’t never been on the street before. Oh yeh. It was pretty rough on me. I cried many a night. I slept behind the library. Yuh know behind the library they have a heater on the wall. I put cardboard down there, put a sleeping bag down there, slept behind the library. I’ve slept in subways. I’ve slept on buses. Yuh know where, what do they call it, Boylston Street, when you turn the corner, there’s a subway right there? I forget what they call it. Across the street they’ve got the seat where the buses come, with the benches there? I’ve slept right there many a day. I’ve slept back of the subway on the other side. On Newbury Street there’s a little doorway where the people come up? At twelve o’clock at night, after the security guard come, the MBT come and check it, you take a screwdriver and open the door and sleep right there till five o’clock till we hear the other door open, then we run.

“You see, when I was first on the streets I didn’t go to Pine Street to sleep. At the time, I didn’t know where to go. When I was on the streets, wherever I slept, I slept. Then I started sleeping on the benches at Pine Street.

“I slept on the bench many a night, but you have to be careful if you got a watch on, a ring, whatever. And from there I’d come out in the morning with a couple of fellas and we’d go in the street and walk around until eight o’clock or if we have some money we’d buy a drink. But most of my day was in the library. If it was a nasty day, the library opens at nine o’clock and does not close until six o’clock.

“They don’t care if you sit there and read, but if you fall asleep and they catch you three times, they put you out. ‘Cause a lot of people are apt to fall off to sleep and somebody’ll rob you. If you have something on the table and you fall off to sleep and when you wake up, it’s gone. And from there I usually walk around. If it’s the summertime I go down to the Charles River, take a walk, get up a tree, fall asleep, wake up, and say, ‘Now where am I gonna eat lunch?’

“You know, one of the way you can tell the alcoholics is ‘cause they’d be standin’ on the corner beggin’ for money. If they don’t have any. Now you can go to the library and watch ‘em on your day off. They’ll be all over the library, standin’ in front of the subway. ‘Have you got a dime for a cup of coffee?’ ‘Have you got a nickel?’ I’ve done it. I’ve done it myself, just to get something to eat. You see at that time I didn’t know where to go. And I met a friend of mine and he showed me where to go. He showed me where to go to eat: Kingston House at nine in the mornin’ for breakfast, come back at Kingston House at twelve o’clock for lunch.

“Well, sometimes the food is not enough. You might as well say most of the time the food is not enough. Lotta people I know they come here to eat first and then they go straight to St. Francis House to eat there. Matter of fact, tell you the truth, I used to do the same thing myself. When I was on the streets. I’d either go to Kingston House or St. Paul’s, or whatever, yuh know? But then in the evening, if it’s cold, if I have a little change, I go to Burger King and sit up there for an hour or two. Burger King lets you hang around awhile as long as you’re buyin’ cups of coffee. McDonald’s won’t let you in there

at all. You buy somethin' and you eat it. I guess they know because you might need a shave, or your clothes might smell, or whatever. You know what I mean? They look at you that way.

"They say, 'Well, you have to leave now.' But just like the women that go around the street with the bags, a lot of men tend to go around the street with bags, and they walk in a place and they see you with two or three bags and the bags look, uh, discarded, or somethin', they gonna know right away. But as long as you got some money in your pocket and you buy a cup of coffee, they can't say nuthin'.

"Anyway, about Pine Street. One of the reasons so many people sleep on the benches is that they don't get there in time to get a bed ticket. Some others, they don't want to take a shower, 'cause yuh know, sometimes they may have somethin' and they don't want to have to go to the hospital. They're afraid. And, well, I guess most of them, most of them say they're afraid because they don't want to stay in. They know if they got somethin' real bad and they send you to the hospital, then they say you have to stay. And they don't want that.

"And then again, when you talk about they don't want to take a shower, that way too, 'cause people'd be lookin' at you. There's one fella there, he has boils on him all over his body. He takes a shower every night. Yet if you came there and I came there and we were takin' a shower and he happened to walk in and take a shower, you feel funny, yuh know, 'cause these big boils all over his body from his foot to his head, yuh know. But they make you take a shower for the simple reason, before you go to bed, you been on the street all day.

"And then you get your clean clothes, right? And then when you go you take the other clothes and you throw it in a basket. You throw . . . like these are my dirty clothes for the day and I throw 'em in the basket. It's a big basket. But before that I run downstairs and I get my clean clothes. And when I go upstairs to take a shower, I take all my clothes off, put it in the basket, from underwear, socks, everything, except my jacket. Shirts and sweaters — they give you all that stuff. Then you come upstairs like I told you, you put it in a box, your shoes, your socks, your underwear, your tee shirt — all of that is clean. Your socks are clean, well, maybe not your shoes. And the jacket, and the clean shirt, and the pants, and the sweater or whatever, goes on a hanger and they give you a ticket they give you there. And then you go take a shower and you go to bed. When you wake up in the morning you come back downstairs and you got your clean clothes. And they give you toothpaste, toothbrush. They have, uh, razors to take a shave. Other than that you have underarm deodorant which most of them won't do. You know. And I know most of them don't want to take a shower."

Families

A study of homelessness in older adults must consider causes arising in the family.

The lack of coherent family policy in America is not only an instrument against the poor, it is also one of the gaps in social welfare policy that allows homelessness to happen at an accelerating rate. Families are the largest-growing segment of the universe of the homeless; their increasing number is one of the factors in the declining average age of the homeless person. And the threatened state of the institution of the family in America, documented by Lasch¹ and others, affects homelessness in two other ways. First, "man-in-the-house" rules in most states' family assistance programs have contributed both to the disintegration of the two-parent household among the very poor and also to homelessness among those now past middle age. Two-thirds of all homeless people are single adults, and three-quarters to four-fifths are male. In addition, while a third of all home-

less people are age fifty and older, half of the single adults who are homeless are also age fifty and older, and the latter group spends the longest period of time homeless. At forty, Boston's average homeless person is nearly seven years older than the national average.² Additionally, half of Boston's homeless have spent the greater part of their adult lives elsewhere, usually in areas having less progressive social welfare policies than Massachusetts.

According to Hopper and Hamberg, "More than half the states do not make payments to families when both parents are in the home. These families, along with single adults not eligible for the Supplemental Security Income (SSI) program for the blind, the disabled, and the aged, find themselves relegated to locally funded General Assistance [GA, also known in Massachusetts as General Relief] — assuming they live in states and counties where it is available. Compared with other income-maintenance payments, GA benefits are invariably lower, sometimes woefully so. Moreover, the real value of these benefits fell 32 percent during the 1970s!"³

Tony: "I always worked. I started bartending weekends for my mother-in-law, then I left the shoe factory and tended bar full time. Did it for, uh, forty years. I worked at the Old Vienna Cafe on Commonwealth Avenue, the Gateway Cafe on Kneeland Street, and Sullivan's Tap in North Station. I retired from there. The boss used to tell us to have a couple drinks to relieve the tension, the nervousness. Some guy gets drunk and ya gotta ease him out an' you get nervous, ya know?

"Personally, I liked bartending, because I always had a way to deal with people. It was a good job, good money as far as salary. The pay and the tips are very good. I was makin' as much in tips — twenty-five, thirty dollars a day — as I was in salary. Y'know, you do make people like you. And, I mean, I drank, but I never drank on the job. I used to go to work at eight o'clock and get through at five o'clock. I had a drink . . . 'course at that time I was married.

"My wife passed away about four years ago, and I been on my own. I got a family, but they grown up with teenage kids. No parents. My parents are dead. And I got a brother and two sisters. They got their families that they're raisin'.

"I tried to live with my sister one time. When my mother died, where I was alone, she said, 'Why don't you come and live with me?' She figures that she keeps me clean, she feed me, y'know, just like Mama used to. So I'd get my check and I used to give her half of it. I used to give her two hundred dollars. She feed me. I have my own room because her son moved out and got married. I took over his room. I had the run of the house. Her husband worked. And I'm loafin' so I could come and go as I pleased. The only thing is that she didn't want me come home drunk or come home at three o'clock in the morning. No women. You know, you gotta live a normal life. I tried. And it's no good. It's just one of those things. I said I appreciate it but I gotta go, 'cause she don't like me and the way I live, it's just one of those things.

"So then I went over to Dorchester. Across the street from the ballpark, beside the liquor store on Gibson Street, I used to live next door at number four, over the liquor store. I was working then. At North Station. And then I got sick, and I went to the VA and the VA shipped me to Brockton Hospital. I was there about five and a half months, and at the time I had a room, I mean I was there for so long . . . I came back and I went to the landlady, she gave the room up, and in the meantime I had no money, I had no place to go, uh, I went to the Veteran's and they tried to find me a place and gave me some money and told me to go to Pine Street until I straightened myself up. 'Cause see, I'm on Social Security, see, and I get paid once a month.

“For me to live on the outside, at these rents, it’s impossible. I get a hundred dollars a week, now they want a hundred dollars a week for a room . . . four hundred bucks a month. Well, that’s all I get. So, I mean, how could I eat, have a social life, or whatever — at least a normal life. So I’m stuck here [at Pine Street]. I don’t want to bother my family — my brother or two sisters, or my own three children. So I stay here.

“I’ve been at Pine Street a little over a year now. I think they do the best they can under the circumstances, ’cause it’s overcrowded. They got an average of four hundred fifty to five hundred men per night. They got three hundred eighty beds, so now if you’re stuck with five hundred, you got problems. They sleep on the floor, on benches, it’s first come first serve. Now, like, in the mornin’ we have mornin’ list at seven thirty. You stand in line to put your name on the list [for a bed that night]. Then you gotta go out, they close the place at eight in the mornin’, and ya can’t come in all day. Now we go back at four o’clock and get a bed ticket, and at five-thirty we eat, and we can stay up until nine. You can go out, but you have to be in by nine. Unless you have special permission to stay out until eleven or twelve o’clock. But you have to have a very good reason. You can’t go out to get drunk, or to have a good time, or to have a date, or somethin’ like that, y’know. If you went to the birthday party of your son, or, y’know, they try to work on your honor system. But if I say I’m gonna go and see my sister and I’ll be back at ten o’clock that night, they will take your word because they know you’re honest, but if they know you’re drunk, an alcoholic, a liar, somethin’ like that, they more or less sorta judge you. It ain’t a bad place, but the guys don’t appreciate it. They give ya half-decent meals, not all the time, and a shower every night, clean linen every day. Eat breakfast. Eat supper. We have a nurse and a doctor there, every day of the week, in case.

“You have to adjust yourself to living here more or less. But at times you get all tied up in saying, ‘What the hell am I doing here? How did I get in the position I’m in? Why?’ I mean, I made a lot of money in my days. I should have a few dollars put away that I could look forward to as a rainy day. I haven’t four cents except my check. ’Cause as I made it, I blew it. I drank, I gambled, I went out. You name it, I done it.

“The only way I could get outa here is I would have to go to work. If I didn’t go to work there’s no way for me to get outa here. I would have to eat breakfast, lunch, supper, social life, little entertainment, clothes, and maybe ninety or a hundred dollars a week for a room. Now, that means I gotta go to work. I’m gonna be sixty-seven years old, and I should go to work? That’s the way I look at it. And how long am I gonna live?”

The Boarder

As the family is the primary caregiver for the aged and infirm, so it is also the strongest bulwark against the indulgences and follies that often characterize the passages of later middle age. Eighteen to twenty percent of all homeless people are age fifty to sixty-five. The type that I call the Boarder, the majority of homeless elder males, is dominated by this age group. This is the group for whom public shelters are the rooming houses of last resort. There is a strong correlation between widowhood and divorce or separation and homelessness in men. Most active alcoholics can manage their drinking sufficiently to maintain job and home when they have the incentive of family. Without it, many men disintegrate.

Development of a sound, coherent, supportive family policy benefiting the very poor would also undoubtedly reduce the number of homeless, not only those in homeless families but over time homeless single adults as well. A universal social welfare policy such as

that discussed by Kamerman and Kahn⁴ would entitle all family units with children to financial assistance. Such a policy is common in other industrialized nations.

Phil: “I got out of work in April 1982. I couldn’t find any work after that so I paid the rent for the next six months and finally I was running low and I couldn’t keep paying rent if I didn’t get a job, so I gave up and went to a shelter.

“The best thing about Pine Street is that everybody has to take a shower. So that’s where they’re better than any other shelter, ’cause everybody takes a shower and they’re all, everybody’s clean when they go to bed. The problem at Long Island: some of the men have lice. I’ve seen them in, uh, they’re spreading it around, and the people in charge don’t pay any attention. You don’t get the same bed every night. They give you a certain bed and don’t know who slept in it. Many cases of people who do catch sickness from somebody else.

“It’s much better food at Pine Street. Also, they have the best clothing. A lot of people go to Pine Street, go over there once in a while just to get the clothing. They don’t stay there. Where Long Island has a very small amount of clothing. They do give out clothing at night but it’s not very good and the chances are that they might not have anything to fit. They don’t have much in clothing. But the food is poor. What they did is increased the shelter.

“In 1984 it was as good as it’s ever gonna get. That was when they had three buses and they had the second, oh, originally when they opened in ’83 they had two buses and the first floor. That was just enough beds for the people on two buses, about ninety-six beds. Uh, with a few sick people left over who were staying. So that took care of the first floor. Then they opened up the second floor in 1984. And they made it three buses. That was great because, uh, they had only half the floor had beds on it. And half of it had tables and chairs, and a recreation area. You could sit around and talk.

“It’s just aggravation in the shelters. There’s a lot of people there that want to argue or some people want to make a whole lot of noise to annoy other people. Not having any privacy, that’s the worse thing, not having my own room.

“Breakfast is the worst time. You have everybody eating at once so you have over two hundred people waiting in line for breakfast. And they don’t give you enough time, they wait, just after the last person goes through they’re all of a sudden yelling, ‘Everybody out of the cafeteria,’ because they want to clean up and have some time off. But they really wouldn’t need to ’cause they’ve got all day.

“Long Island’s very convenient because you, well, let me tell you what it’s like. First, you get in line, they open up at three-thirty at intake, that’s at Boston City Hospital, they have a big room that has seats. And then everybody waits in line and then they get searched so that nobody can bring in a knife or alcohol. Generally it’s alcohol that people have, or drugs.

“Then they have to talk to the nurse. The nurse talks to them to see if they’re too drunk. A lot of them, most of them are drinking so, uh, if they’re too drunk they send them over to room five at Boston City Hospital and then from there they can go to Boston Detox.

“So, umm, they have eight buses starting at, uh, about quarter to four, the last one leaves at seven. So that’s always a certain hassle. It’d be difficult for people to work because the amount of time is limited. They might get to Boston City Hospital at nine in the morning, if they take the last bus and go back at three. A lot of them do. So they’re only out, some people are only out for six hours out of twenty-four. And they spend most of their time over there and then getting back. And getting back is generally worse ’cause

everybody's pushing to get on the bus to get away from Long Island. So uh, uh, a couple of times I just waited rather than get pushed. Waited an hour for three or four buses before I could get a seat because everybody was pushing to get on. I didn't feel like going through that. So it takes quite a bit of time to get out there and quite a bit of time to get back to Boston. So a person might only be in town from nine to three and most of them probably go to St. Francis House because there they can get clothing as well as have lunch. Get their clothing first and then have lunch. By that time it's one o'clock. And they've only got, I guess for most people it's just a matter of wasting time. And then they only have two hours to, uh, and now, it's like here, they can sit over there until I don't know what time, maybe three o'clock, about the same time as this. So then, they can stay there until three and then take the Orange Line back to the shelter.

"You can't stay in Pine Street or Long Island in the daytime. You have to go out. The last bus is at eight-thirty. Only if somebody's sick can they stay in. Otherwise we take the bus to Boston City Hospital. Once I get there, I well, I, uh, try to, sometimes I try to pick up, if the weather's good I pick up a few cans. Make some change. I need change for, umm, transportation — I think everybody just throws in a dime like I do because it's kind of hard to spend more than that if you're not working — and phone, and an occasional phone call, and, and a cup of coffee. Maybe I make a dollar, a dollar and a half in change. Then I come in here [Medeiros Day Center]. Maybe I get a cup of coffee in the afternoon. I don't need to the days I come in here, 'cause I get a cup of coffee.

"So, sometimes, I picks up cans and if I don't feel too tired or something like I couldn't do it, it's been terribly hot the last few days and I don't feel like doing anything, so, umm, if I don't want to do that and make a couple of dollars, I, uh, just ride around. I get on the T, let's say eight-thirty, and ride around until ten. That's what I did today. I rode on the Orange Line. Went out to Oak Grove, sat there and picked up a newspaper that somebody had left on the train. So I went out to Oak Grove, waited there until twenty of ten maybe, just in time to get to Dover at ten, which is twenty minutes from Oak Grove to Dover. So I sat there and read the *Herald* for a while, till it was time, and then I came back to Dover and walked over to here [the day center opens at ten] a little after ten.

"So I ride around the trains a lot. You can change from one line to another and it never costs you anything extra.

"The only money I have is the few dollars I make in canning. It's difficult at first — being without money. But later you find out there's many places in Boston, more than any other city, where you can get a good meal. Even on weekends, there's the Church of All Nations, they're open Saturday and Sunday. Yeh, you can get all the food you need. Kingston House has breakfast four days a week. If a person, most people get breakfast in shelters, but if they didn't they could go, if they had to stay out they could go to Kingston House Tuesday through Friday and get breakfast. Weekends are more difficult. I don't know where you'd go for breakfast, if you didn't get it at shelters.

"Sunday's much worse though. Nothing opens till noon on Sunday. It's a longer day because people have to sit outside and just hang around most of the day. Sunday in Boston is really bad. Sunday is a long day. The stores, I like to go to the grocery stores, and usually I have enough money to buy something. Yuh, I usually like to buy a quart of milk on a day when nothing else is open. At the Prudential, if I buy at the Star, anybody can sit around the Prudential area. Up there, what would you call that, a mall? Where all those stores are? Yuh, and there's no . . . and it's cool, it's a good place in the summer. Anybody can sit there and have a drink or eat something. It's one of the few places that no one bothers you.

"I don't like to walk through the stores carrying a bag. Occasionally I go to Jordan Marsh just to look at sports on television, that's the only thing. But because of the bag, I don't like to walk around. Because many times in stores somebody will come up and say, 'I thought I saw you pick up something' or something like that, and they'll search my bags. I've had some bad experiences. There's nothing in the bags, but the point is they're so insulting about it. One store, I was in the Stop and Shop one time. Somebody came up. I was waiting. I was buying something for, some small item for a dollar or something. The manager of the store grabbed the basket that had my bags in it and he went all through it before I could get through the checkout line. I should have, if I'd known what to do, I would have sued him for that. That's no excuse. And then he said something nasty like 'Well you got away with it this time, but we'll catch you the next time you come in.' Well, naturally I didn't go to that store.

"There's several places you can go during the week. It's much more pleasant here [at the day center]. I would much rather come here. The people are . . . it's quieter, the people are generally nicer, better behaved. Most of the people who go to St. Francis House are from Pine Street, or they're alcoholics or something and they're generally, uh, because of their drinking they're very loud and argumentative. They'll start an argument with anybody. They're always looking to grab some food or clothing if they can get it. Here it's much more relaxed.

"Yuh, it's pleasanter here. It's the nicest of all places I could go. The fact is, the food is pretty poor out there most of the time. They figure if they're doing you a favor to give you a bed you should. . . . The main thing is it's too dangerous to sleep out on the street overnight. You know, there are quite a number of people who don't go in the shelters. They stay outdoors in Boston, somewhere. That's dangerous, though, 'cause I know a guy who stayed outdoors.

"Somebody came up and hit him on the head and he never recovered. It isn't safe to stay outside in Boston, because quite a number of them do it. Because they don't like the big crowds that are in shelters. Also, you have the inconvenience.

"I have slept out a few nights recently. I found a place in the woods over in Medford. I was all right there. Yuh, there were two nights I slept out because it was so hot. So it was really beautiful over there. Later on, in a few weeks there'll be mosquitoes and then if I was gonna stay out I'd have to get some good, I'd have to find out which kind of insect spray to get to keep the mosquitoes off. But I don't stay outside in Boston, but I have stayed outside in the suburbs, places where I found. The police are a problem. Medford was all right. Once I stayed overnight in Newton. The police gave me all kinds of trouble. They only saw me in the morning when I came out of the park. But over there they have big signs. There's a lot of little parks, in Newton, way out at the end of the Riverside Line. There's a big park and it's right next to the Charles River. It's a beautiful place. But they've signs everywhere in Newton, nobody's allowed in the park after eight P.M. So they don't want anybody in the park overnight. So, some of the towns, they give you a lot of trouble like Newton and Brookline. But, uh, they don't in Medford, Malden, Melrose. A few times I've stayed up in that area and the police don't bother anybody. In fact, somebody told me they once stayed overnight in the Malden Police Station because they didn't have anyplace to go. I think I could do that in an emergency. In terms of the police in Boston, actually it's not that bad. I can't go into the suburbs much. It's different there.

"I take a lot of abuse every day when I'm walking around or riding the subway. People, well, apparently the way I look carrying bags or wearing an old coat or something. People get up and move to another seat or they make . . . yesterday was bad. Some schoolkids

were making insulting remarks, called me crazy. And I said, 'You should be careful who you call crazy, because if I really was I'd probably throw you under those tracks!' But I'm not so, uh, they should realize that if somebody really was, uh, they're liable to get really mad.

"There are some people who get the best clothing at Pine Street every couple of days and they never carry any bags. They'll get one, they must have one good bag which they either got for free or a couple of dollars at Goodwill. And they put a few things, yeh, they don't keep many things, they just keep a few things like, uh, just what they need for a comb, razor, and toothbrush and toothpaste in the bag, just a few things. And they get, uh, all the free meals they need. They get all the clothing they need at Pine Street every couple of days or at St. Francis House. Yuh, there's a few that look good. You wouldn't know they were in shelters.

"I can't keep my appearance that well. I just don't like going into the bathroom and, uh, shaving and combing my hair when the place is crowded with thirty and forty men. And, uh, I generally do it someplace else, like, uh, oh there are public buildings like uh, the post office, or federal or state buildings that anybody can go into and shave if they want to.

"It's quite different now, in that I can't go out in the evening. And, umm, go to a movie, or even someplace to have a drink. Well, what I used to like when I was working was going to the Lenox Hotel, to the, yeh, it's the Lenox next to the Public Library. They always had a very good piano player. The nicest time was going there on Friday. A lot of nice people were in there after work having a drink and socializing between five and seven in the afternoon. It was nice to go there and talk to people after getting through work. The week was over. And nice piano music. Yeh, I used to enjoy having dinner out, having dinner over there and other places.

"But now, I'm not that lonesome. I usually see a few people every day that I know from the shelters. Now I don't, yuh, I used to have some friends when I was working that I, of course, stopped seeing them once I started going to shelters. I didn't want to tell anybody. I didn't even tell anybody that I was in a shelter because I don't see any of those people anymore. It's not loneliness; it's just aggravation in the shelter. But not loneliness so much, no.

"I've tried to think about why I'm in this situation. No job, living in shelters. Well, when I had, the few times I had good jobs, I, uh, didn't try to hold on to them. I could have worked harder. It was fine having the income, a place to live, but I didn't pay enough attention and I could have worked harder and kept those jobs and gradually gotten a raise in pay and, and been able to keep on, and then would have been able to afford to live in a nice apartment. And maybe have enough money left to join some kind of a club. I always like to play tennis, but, umm, I don't have the money right now to join. It wouldn't be worth what they want anyway.

"And then I try to figure out what to do next and realize how difficult it is finding a job. Like when I went into the state employment office the woman there said, 'Well, I can't send you out on any jobs, your appearance is so bad.' "

Street Dwellers

There is a clear distinction between the world of the shelter dwellers and that of the street dwellers. Among other differences, the street-dwelling population is a decade older, more disabled, and less apt to have an income source than the shelter-dwelling population.

Freeman and Hall⁵ calculate that the average homeless person spends 31 percent of his time in shelters and 69 percent on the street, unsheltered, and that there are about 2.23 persons on the street for every person in a shelter. My study, however, does not corroborate their findings. I estimate that two-thirds of homeless people never live in shelters and, therefore, never benefit from the resources channeled through the shelters.

In 1986 the National Coalition for the Homeless reported that there were 9,000 homeless people in Boston and that a total of \$8.25 million (\$916 per capita) was spent by city and state authorities for emergency food and shelter. This cost does not count the mountains of donated clothing, food, and toiletries that are moved to Boston's shelters every year or the convoys of volunteers who come in to assist the homeless. And it does not include the money spent on homeless alcoholics through other public agencies, such as public detoxification centers, alcoholism counseling programs, and the corrections system. Garrett and Schutt⁶ emphasize that adding these specialized, more medical services to the costs of caring for the homeless results in a 2,500 percent jump in per capita costs, to \$22,800! Even if one agreed with Freeman and Hall's premise that all homeless people spend some time during the year sheltered and some time on the street — which my study does not support — it is clear that the policy of delivering all homeless services through shelters leaves out the element of selectivity.

The type of homeless older adult that I call the Camper — one who alternates staying in shelters and staying outdoors — belongs to a very small group. Many — not most — street-dwelling homeless persons do occasionally use shelter services. And it can be argued that for that minority it may be effective to deliver some level of homeless services through shelters. But the majority of street dwellers need services to reach them where they are. Only two efforts in Boston do this now. One is the Pine Street Inn Rescue Van, which operates from 5:00 P.M. to 8:00 A.M. and seeks to bring street dwellers nursing services, warm clothes, fresh water, and coffee and sandwiches as well as the invitation to spend the night in the shelter. The van service has been threatened with termination because of insufficient funding. The other effort for street dwellers is the Kit Clark Senior House canteen, which operates between 10:00 A.M. and 4:00 P.M. bringing hot food, information, and referral services and other interventions. The canteen workers also extend invitations to participate in the Cardinal Medeiros Day Center for Homeless Older Adults, a program sponsored jointly by Kit Clark Senior House, the Catholic Archdiocese of Boston, and the commonwealth's Executive Office of Elder Affairs.

This country does not really have a policy on the homeless; rather, we have a policy on shelter. Symbolically, the name of the unit within the Massachusetts Department of Public Welfare that is responsible for homelessness is the Temporary Shelter Unit. In the city of Boston it is the Emergency Shelter Commission. We almost want to believe the fiction that homelessness is a temporary crisis, like an earthquake. Policymakers, and taxpayers as well, must accept the fact that homelessness is a concrete manifestation of the abstract concept poverty.

Policymakers must recognize the needs of two-thirds of the homeless who are not being assisted by present shelter policy because they do not live in shelters. Many will never go to shelters, others cannot go because they have been "barred" for disruptive behavior. Their per capita resources are being spent on the Boarders. Among the unintended consequences of the present shelter policy are the continuing segregation and isolation of unsheltered homeless people from the mainstream of service delivery that happens inside the shelter system.

Eddie: “When I got out of the army I had a good job workin’ in the naval shipyard in Chelsea. What happened is I got sick. Y’know, and I couldn’t work no mo’. [Last five words pronounced so softly as to be almost indistinguishable.] Yeah, I worked in the navy yard. Then I worked for this guy in South Boston called M and O Waste. Drove a truck for them for around three years. Doctor told me I can’t do no more work. Y’know? And I had to give up, ’cause after that I had a slight heart attack, and I had to give it up.

“I used to work for New Haven Railroad Company. I used to work for them. And so I was gettin’ sick, an’ so I quit. An’ I used to work for . . . Roofin’ in Watertown, I used to work for them. An’ I quit them. That ’bout all.

“Place I had over here in Worcester Square, the man sold out, and, uh, new owner bought the buildin’ and fixed it up and charges more rent than I could pay. So . . . I was out in the streets.

“I been goin’ to Long Island shelter for some time now. Better than Pine Street. You don’t have to fight that big line to eat, y’know. You be standin’ in line and somebody walk by and butt you in de head . . . see, y’know I had a problem, y’know what I mean.

“There are more younger guy at Pine Street. ’Nother thing about Long Island is that, uh, you can stay up and look at TV till nine o’clock. And if the movie’s good and you be quiet, y’ can stay up until eleven. Then ahhh, then another thing, ah, you can go see the nurse, they have nurses out there, you don’t have to fight that big line waitin’ and waitin’ to see the nurse, right? If you have problems, y’know, if yuh have real, real problems y’can go to them, they can solve tem f’ya. It’s a hundred percent better there than it is at Pine Street, y’know? And when it cold, you don’t hafta come out if you don’t want. Stay in. And when you get there, when y’ get t’ Long Island, y’ can take a shower and get right to bed. At Pine Street everybody gets to bed the same time, they get up the same time, five o’clock. You don’t hafta get up till seven or eight o’clock at Long Island, if you don’t want breakfast.

“Younger guys, they can move faster, y’know what I mean? Now take me, I ’sociate with guys my own age, y’understan’? I don’t mess with them younger . . . younger guys, y’know what I mean? ’Cause I can’t communicate with them. So, it’s more harder for a older guy on the street than a younger guy. ’Cause I don’t smoke reefer, I don’t mess with dope. If you don’t do that, you lost. I have to be lost, but I don’t mess with those children.

“I have to be careful. I get a check, y’know. VA. It ain’t that much, y’know. I get two hundred and seven dollars every two weeks. Rooms cost you that a week. I went to a guy, I looked at a room: beautiful! He wanted a hundred and ten dollars a week! A hundred and ten a week. Couldn’t afford that. And I went to another guy and he wanted ninety-five a week! The place in *Dorchestah*, that’s a hundred and ten. Now, in *Roxberry*, guy took me there, and the guy there wants ninety-five dollars for a kitchenette. Couldn’t afford that. See, I’m oney gettin’ but two hundred and ten a week [*sic*]. I could afford it, but I couldn’t eat.

“I’d like to find me a room, y’know in my, somethin’ I can pay, y’know. I can’t afford no hundred dollars, a hundred and ten a week. So that be a hundred and twenty dollars every two weeks. I gotta eat, I got to buy clothes, right? So that. . .

“As it is now, livin’ at Long Island, I take the bus down here and sit aroun’. Sometimes I go over there to the Copley Square Library, when they have a movie, a good movie, somethin’ like that. The guards never bother me. The only ones that give trouble is those younger guys. Older people they don’t bother. Like I go there and get me a book and when I get tired, then I’ll go. More probably the younger guys try to bring their booze in there. Go in the bathroom an’ try to smoke that reefer.

“The hardest part of being on the streets is worryin’ ’bout people rippin’ you off.

That's the hardest. Always. I'd just as soon be outa here. Soon as the bus goes to Long Island, I'm gone.

“The thing to keep people off the streets is give 'em a job. Like I tell the young guys, right, when I was those young guys' age I was workin' two jobs. These young guys these days, they don't want to do nothin', right. An' all they wanna do is rip people off. There are plenty of jobs out there. Not for a man like me, my age. No, not for me. I went to get a job one time and the guy axed me my age, right? An' I tol' 'im. An' 'e said, 'It's not that I won't want to hire ya, . . . I'd train ya, the company could, but it takes too long. You over fifty years old. We want younger guys.' Well, I came back and tol' a guy about this, younger guy, tol' me, he said he didn't want to work, he tol' me, he said he didn't want to work, he tol' me, he say, hey, . . . I'm goin' on fifty-six years old, people don't want me.”

Consequences of the Shelter Policy

There are three interlocking unintended consequences of the present shelter policy.

1. Virtually all homelessness resources are channeled through the shelter system, although two-thirds of the homeless population regularly sleep outside the shelter. A majority of those are a decade older than the overall homeless population, more frail, more apt to be chronic alcoholic or mentally ill, and have far less contact with informal and formal supports.

2. This resource policy maintains the isolation of the more needy and desperate unsheltered homeless people from the mainstream of service delivery inside the shelter system, which tends to benefit not those most in need but those who have learned to work the system as a coping strategy and can best adjust to a rule-governed milieu. The more erratic behavior of those who sleep outside deviates from the norm of shelter dwellers who, although they are a minority among the homeless, are able to set the standards within the shelters. A person whose behavior is disruptive most often is “barred” from shelters, the contemporary equivalent of medieval excommunication. Those barred from the shelter system are excluded not only from indoor sleeping facilities but also from the food, clothing, and medical care dispensed within. Consequently, shelters effectively exclude the majority of those most in need of their services.

3. The shelter policy and the network of homelessness services in general serve as an enabling mechanism for the impoverished chronic alcoholic. Garrett⁷ quotes a sixty-three-year-old homeless alcoholic: “The shelter is my home, and it is the only way I can have my cake and bottle too.” Or, as one of the men I interviewed put it, the shelter “is the purpose of booze, that's what they're there for.” Garrett and Schutt⁸ point out that net-working or, as many Boston homeless elders call it, “doing the circle” of public and private agencies can become a way of life. “Although shelters, detoxification centers, hospitals, and rehabilitation agencies provide for the basic needs of homeless individuals and oftentimes delay their demise as a result of alcohol-related diseases, these agencies can also play a role in sustaining the drinking cycle of the alcoholic.”

My study supports this view.

Frank: “I got married . . . 1969. But, uh, a couple of years ago we separated. That's when I went to Pine Street Inn. I knew about it before. I've known about it for years, yuh. In fact, it goes back to the old Pine Street, yuh know?

“I think, I, uh, in general terms, I knew what to expect — more or less. I didn't expect that there, uh, would be so many, uh, mentally ill people over there. And that makes it

hard. Somebody had told me that there were a lot more mentally ill people over there but I didn't expect that there would be perhaps half.

"You have to deal with these things down there. It was a matter of necessity, living at Pine Street. But, uh, I'm adaptable, I guess, maybe it's because I was in the service for so long, that I can, uh, no matter what you were in the service there's still a certain amount of the kind of thing, regimented kind of, uh, life. It is a regimented kind of existence. And it was even worse before because you had to be there at two o'clock for a two o'clock line and again at four, and you had very little time if you wanted to get a bed, which I always opted for. It occupied, uh, very little time for yourself. But now they've changed it, so I think it's a little better. But it does remind you of the service except for the mentally ill people. The alcoholics didn't really bother me too much, uh, because, uh, in a general rule, that's their only problem. I mean they're not actually mentally ill.

"But as far as Pine Street goes, I appreciated what they did down there. I remember one young girl over there was walkin', just happened to be walking by near me, and she said to one of the other counselors, 'Welcome to my nightmare.' Yuh know, I mean, they're under a terrific strain.

"One thing that shocked me was the fact that there were an awful lot of young people showing up there and you wonder, uh, you wonder if they start out there what's gonna happen in later years. You know what I mean? Gee, that was a surprise. I mean these are kids sixteen years old, yuh know, right up. Not too many like that but a lot of kids in their late teens and very early twenties. And they'd come in there with suitcases and everything, and gee, when they left they had nothing, yuh know? Wherever they went somebody'd rip them off for everything they had, and uh, yuh know, if they stayed there any length of time, they weren't streetwise too well, and they just didn't know what was going on.

"That was hard to see. But I think that the hardest part for me was mingling with this mass of humanity and fifty percent of them are mentally, uh, ill, uh. A couple of times a day, in the morning, see it was the worst in the morning because a lot of people came in there at night and were sleeping on the floor and when they got up and got going again, they, uh, were in bad frame of mind. There was a lot of trouble there. Then in the evening, of course, when everybody has got a bed is in there, all at once, waiting for meals to be served. So early in the morning and late in the afternoon is the roughest part. I would go up to bed right at six o'clock when they opened the doors, when they were goin' upstairs. I'd go right up and take a shower and go to bed until six o'clock in the mornin'.

"At first . . . I felt sort of a helpless feeling. Well, because I had nothing, no, uh, nothing concrete to put my, uh, so that I was gonna get out . . . you know, uh, if this pension didn't come through . . . God only knows how long I might have been there. In fact, it was sort of a feeling of ah, desperation there, ah, but fortunately this pension came through, and then I was able to uh, uh, but I mean I feel bad now for the people who don't have that hope that are over there. Because if you haven't got hope, and I mean you're gonna spend the rest of your life there, that could be, uh, that is a helluva feelin'.

"The hopelessness of it, ah, as I say. I didn't have anything that I could get hold of any day, gee, now I'm gonna. I know I'm gonna get outa here . . . because I didn't know if, whether I could get that pension or not. And, uh, there was a fellow that used to come in here a lot . . . he had a cancer operation, but anyway, I introduced him to some guy at one time here, and he saw him again, and he, uh, said to me, gee, uh, the guy's in better frame of mind since he had the operation than he was before. And I said, Yeah, but you forget one thing. Before he had the operation he was over at Pine Street. He had a lot, lotta pres-

sure on him, he had a ah, ah, kind of hopeless feeling of how in the world was he ever gonna get outa there? And just that pressure off him, when he got out of Pine Street, even though he has a physical problem now, made him a different person.”

Older Males and Alcoholics

Another policy question is how we serve the demographic cluster of men age fifty to sixty-five who dominate the homeless adult landscape. As previously discussed, this age group represents eighteen to twenty percent of all homeless people. This group has been prevalent on skid row almost since the inception of that urban preserve for America’s untouchables. Most are too young for Older Americans Act services as presently structured, most would not be reached by family service agencies, and many are not veterans. Perhaps we need to consider that the homeless person, like the American Indian, does not suffer through as long a life span as other Americans and therefore should be entitled to publicly supported elder services at a younger age. Clearly the homeless person, including the long-term shelter dweller, is physiologically older than his counterpart in home-dwelling society.

Public policy often overlooks the hidden homeless population in alcohol detoxification centers. The government should reassess its policies on and its investment in alcoholism treatment and rehabilitation. The relative unproductivity of the aged and the very poor is not a valid reason to withhold therapeutic interventions.

Jim: “I began to see familiar faces [in Houston, where he had gone to seek his fortune]. Both in person, people who looked like people who I used to know, and then in these big ads. Madison Avenue. The advertising business. Well, I have a cousin and she was in the biggest ads in the country. And I saw her in New Jersey like comin’ out of the woodwork lookin’ me over, she had one time a pigtail wig, and another time dressed up with a ton of makeup. I see her various times. By the time I recognize her, she vanishes. She’s not the only one I see in ads. My landlady from Newark with a redheaded wig — several ads! A fellow I knew from two labor companies, some big ads, cigarette ads — Winston, Marlboro! The family downstairs, everybody I know has turned up on Madison Avenue! Now that’s a lot of money to keep their mouths shut. There’s a brain behind it, and I say it’s bigger than Watergate. My cousin says I was just imagining all this. But there’s so much to it I could write an encyclopedia.

“Why is it that everyone I knew in my life has turned up in an ad? And then they go out of their way to talk to me. And then when I ask them I get a smile and a crazy answer.

“At the Big Busy Diner over a three-year period there were twenty waitresses who look like people I knew. This is bigger than Watergate. But no one takes me seriously. They’ve convinced everyone what nice guys they are: ‘Here’s a lot of money, all you gotta do is smile, and you’re in an ad.’ And that shuts everybody up. From my cousin in Belmont I fully expected the truth. But they’ve been bribed. They pay you a lot of money and they work through the modeling companies.

“Somebody told a lie about me. I was accused of something pretty bad. I don’t even want to talk about it. I’ve been hearin’ this since 1960. I’ve been seein’ familiar faces, gettin’ little hints and all. ‘Don’t worry about it.’ I like to hear that about it. Scientists want to tinker with your mind. They are atheists, of course. Like the Antichrist. And there’s going to be a tremendous attempt at the resurrection of the Roman Empire.”

After a few years of sporadic working and unemployment in a variety of menial jobs,

Jim headed back east in 1964. He landed in New York City, where he worked in a number of food service jobs and for “spare-tire” agencies, often working weekends and loafing during the week. Jim thought there were a lot of opportunities in New York.

“If you can’t make it there you can’t make it anywhere. There are these employment agencies, and you could get a weekend job, and you could take your pick, and it would seem like heaven to be able to go out and get a job when I wanted to. I hadn’t been doin’ what I was doin’. I hadn’t progressed very far anyhow. I was workin’ like on the grill and could make sandwiches, and eggs, and breakfast cooking — light short order. But I hadn’t been doin’ that for quite a while. I wasn’t too anxious to get started. I was takin’ my own time. Now, this is America. I was earnin’ my own way doin’ what I thought I should. I was gettin’ along just fine, gettin’ myself feelin’ a little bit better, to where I thought I’d tackle somethin’ that I wanted to. That’s when my troubles began.

“When I was waitin’ for a subway one night a cop came along and accused me of tryin’ to rob that man on that train, and very briefly he acted crazy, like there was something wrong. So he arrested me, and I was released on my own recognizance. At the very last minute as I was goin’ to court, something inside me said, ‘You wouldn’t have the chance of a snowball.’ Now what would you do, what would anybody do? My word against his. There was no train. I was not on a train. I want a good investigative reporter like Jack Anderson. I think a good reporter can do more than anything else. I heard ‘Don’t worry about it’ for twenty years. Everywhere. And I’m not worried about it.”

Hal: “But all this nonsense came up when I was workin’ in Bridgeport. I was tryin’ to get away from these people harassing me through the electronic surveillance equipment that they have. You’ve probably seen some of these tall buildings scattered all over the United States. And they can throw their voices all around the face of the earth. And they been harassing us pretty well but it’s all over now, jest about.

“But I’m gonna tell you the reason all this is goin’ on. These subversive organizations like the three Ks, Ku Klux Klan, the Mafia, and all that, call themselves, giving me and my future wife interrogation and it’s illegal. We are represented by the Lloyds of London. Me and my wife . . . were picked five hundred years ago, at the time Columbus discovered America. The Raleigh-Durhams of London and Liverpool picked me and her from our titled families back then whichever generation that we would be born then, knowing the democratic form of government, religion, and legal industries, yuh know?

“And after the job in Bridgeport I’m unemployed. Now, I’ve been unemployed since the eleventh of June 1973 when I was livin’ in Pennsylvania. And, uh, I came up here to Boston thinkin’ I could speed the inheritance along. But . . . they got the time.

“We have done our job, Annie and I. We had done our job figurin’ out Frederick Crosby. And if you know what a ying-yang is . . . I don’t quite know, but that’s what they call it. Anyway, now we’re just waiting on our inheritance, it’ll happen about the eighteenth of this month. For part of the inheritance. By that time I hope I’ll be living over in Cambridge instead of Boston.

“We got property in Cambridge across the bridge, and we got property out west in Brockton, Massachusetts. It’s gonna take time. It will be solved by a court in the United Nations headquarters in New York. . . . I don’t know if you heard the talk of it in 1929, but back in the early days, the same Lloyds was harassing my father, too, thinkin’ he was me and I was he. And they closed the banks down. Confiscated property, same people over the face of the United States until they got their money back. And then they left it up to the

federal government through the state government to sell the property and give poor people a chance to survive.

“From the preliminary transactions we comin’ into quite a sum of money. A home, a wardrobe, free insurance for the rest of our lives, and, uh, transportation, a yacht, a cabin cruiser, and two airplanes, a small one, a transworld airline and a big Eastern airplane. And, uh, that’s about all the transportation ’cause we’ll be movin’ on our own estate to western Brockton, Massachusetts. And on our estate we got a tennis court, a volleyball court, a swimming pool, and a softball field. It covers eight acres, mine and Annie’s. And we got a fourteen-room house with, uh, comin’ to us. And, uh, plenty stuff to our liking, televisions, pianos, organs, and all that kind of stuff. And I got three guitars comin’ to me. I’m a folk singer, yuh know what I mean?

“And it’ll be nice, if we can live until we receive it.”

The Mentally Ill

A discussion of policy implications regarding the homeless would be incomplete without mention of mental illness. *The New American Poverty* (1984), Michael Harrington’s sequel to *The Other America*, describes the plight of the uprooted mentally ill as an example of a new poverty group. Along with many other observers and researchers on homelessness, Harrington sees a connection between the deinstitutionalization of the mentally ill and the upsurge in homelessness. A visit to Boston’s Downtown Crossing or Boston Common makes apparent the presence of the deranged among the homeless.

Clearly, a policy of selective reinstitutionalization needs to be considered as a valid alternative to today’s cruel hoax of emptying mental hospitals into communities unequipped to provide custodial care. While we need to guard against the replication of the worst in custodial facilities, we must face the reality that the public shelter today is a poor substitute for an adequately run mental hospital. Before practice becomes policy, we must craft another, more humane practice. We need to learn from the mistakes of previous asylums and strive to create new structures to care for the mentally ill who are also old and poor. Some will always need a protective, predictable institution that meets their basic needs. Many others would be able to function adequately in lower-density, scattered-site, community-based lodging houses with supportive services to make independent living possible. As with other subgroups of the elderly, those with mental disabilities are a diverse group. Alternative solutions to their divergent needs should be available.

Conclusion

In this study I have found that homeless elders (age fifty and older), roughly one-third of “traditional” homeless — those not deinstitutionalized or part of homeless family groups — are predominantly white, with the numbers of blacks and other minorities decreasing with age. There are roughly four men to every woman. Precipitating causes of homelessness among men tend to be evictions, unemployment, underemployment, and alcoholism; among women causes are more often domestic violence and abuse that set them adrift. For most, homelessness is just one more manifestation of their lifelong poverty, the culmination of a lifetime of missed opportunities, foreclosed dreams, and hard knocks. This population has lived on the edge, with relatively little social margin, all their lives. Poverty, lack of education, substandard housing, precarious working conditions,

alcoholism, underemployment, disability, and illness have followed them throughout their lives.

Most homeless elders have had long work histories, largely in peripheral unskilled areas — itinerant work and food service, resort, factory, and construction work. They have been the invisible people who have kept America humming. Very often their housing was provided by their employer and was lost along with their jobs. These jobs today tend to be filled by the new immigrants; they are the jobs that social groups use to get up and out of poverty. But the people in this study are the people who didn't make the hurdle. Anderson⁹ used the term "residuum of industry" to describe the relationship between the homeless of the 1920s (the period in which he wrote) and the economic system; it is an apt description today.

Many homeless elders have kin within commuting distance of public shelters, and many more could telephone their relatives inexpensively. A minority seem to have no family supports at all. Friendship within the homeless community seems to be problematic for most older members. There is a suggestion of true examples of friendship supports only among the group of male long-term shelter dwellers, the group that I call the Boarder.

A clear majority of homeless elders are troubled by an alcoholic present or past. Far fewer seem to suffer from mental illness to the degree that they need institutionalization.

The likelihood of having regular income seems to increase with age, with the group between age fifty and sixty-five having the lowest incomes.

Of the cohort now homeless and elderly, there seems to be a very large showing of World War II veterans, which may be partly a factor of the overrepresentation of males and of the cohort's historical experience. Nevertheless, it is clear that a military experience is preparation for homelessness.

One of the notable characteristics of older homeless people is their ordinariness. My study shows that they are people who have worked, raised families, owned property, paid taxes, voted, and defended their country in military service. Those looking for exotic subcultures must look elsewhere. Homeless elders do not have a special argot, an ethos. Many of them, especially the shelter dwellers, look just like their housed socioeconomic peers. Their value system is very similar to that of mainstream housed elders. They see their families, and most of them are rooted to a geographic area. Many have developed elaborate coping strategies that enable them to survive under highly adverse conditions.

Long-term Homelessness

While the elderly are not a large percentage of the homeless, they are a highly vulnerable subgroup. The routine deficits of aging are exacerbated by the physiological ravages of living in a public shelter or on the street. The older homeless person is a multiply disadvantaged individual. In addition to alcoholism and mental illness, Brickner¹⁰ and others found acute and chronic arthritis, hypertension, diabetes, and cardiovascular problems to be common among homeless persons. The effects of these conditions are magnified by deplorable living conditions — lack of heat and protection from the elements, scant sleeping accommodations, limited resources for preventive medicine, and overcrowding in shelters. Complicating matters are stress and the consequent sociopathic behavior of many homeless persons. Medical problems common among the homeless include infestations, scabies, and lice, trauma, peripheral vascular cellulitis, leg ulcers, and tuberculosis. Tuberculosis is a particularly serious problem among the homeless, with an incidence ten times that among the general population.

At least one-quarter of the homeless of all ages, Brickner¹¹ contends, suffer from acute medical problems that should receive the attention of a medical professional, including ulcerated or gangrenous limbs, pneumonia, burns, and fractures. An even higher number suffer from chronic medical problems including seizure disorders, heart disease, respiratory disease, and untreated malignancies. Substantial numbers have physical disabilities that interfere with their ability to work. These numbers increase with age.

The special needs of homeless older people are not just the immediate food and shelter needs of other age groups who may be younger and stronger and less affected by years spent on the street. They also encompass the burdens of aging and increased vulnerability in stressful and dangerous life settings. Most important, older homeless people are faced with the Sisyphean task of caring for numerous maladies while managing the normal aging process, without benefit of a living arrangement over which they have control.

While I did not attempt to ascribe cause in this study, it is clear that in the view of homeless elders themselves, homelessness is strongly correlated with poverty and the lack of low-income housing. Homelessness among the elderly in Boston is exacerbated by the declining stock of rooming and lodging house units, which is of course the other side of the rapid gentrification and upscaling of many urban neighborhoods, particularly the South End.

Social Reality of the Homeless Elder

Over the course of this study, I listened to homeless elders themselves describe their fears of victimization at the hands of younger homeless and of “outside” predators. Homeless elders shared with me their concerns about victimization, homosexuality, the stress of shelter life, and the increasing reinstitutionalization of the mentally ill in public shelters that homeless elders had come to think of as their place. They told about the central role that alcohol, no less than money — and having almost as much currency as cash in the homeless network — plays in their lives, both drinkers and nondrinkers.

I found that most — at least regular shelter dwellers — do not perceive of themselves as homeless. Those I have called the Boarder especially do not identify with the stereotypical image of the bedraggled drunkard, stumbling from alley to trash can. And most do not look the part. Those who regularly sleep on the streets have a more negative, more underclass image of themselves, and this self-identity may be a major factor in the cyclical nature of their problem. Many homeless people are greatly concerned about their ability to pass in mixed society, apart from the shelter network that has replaced skid row. They talked about how hard it is to accomplish grooming and toileting tasks to keep themselves looking presentable.

They talked about their “careers,” the significant incidents in their lives; they told how they evolved from rooming house resident or worker with housing provided or couple status to become homeless. The stories of their lives tell also how often the cycle is repeated within the same individual. Their occupations are constituted, as were those of prehistoric humans, of gathering basic needs through the round of shelter, food, and clothing resources available in the homeless network.

Some among them have become quite skilled in using the homelessness resources so as to preserve most of their small public benefits check for their own consumption, with a disposable income far greater than housed elders of comparable income level. It can be argued that perhaps in these instances the homeless network is enabling, abetting, and in fact supporting alcoholism and other socially undesirable behavior patterns. The manifest

function of the shelter system is to provide inexpensive “emergency” housing for the very poor who have no fixed residence. The latent function may be to provide no-cost room and board for chronic alcoholics. This issue deserves to be addressed.

Using the homeless network as a means to stretch their money is a coping mechanism. We must be careful about making judgments about such coping mechanisms, partly because of social distance and disparities in socioeconomic status. Low-status people, especially the very poor and the homeless, are studied with far greater frequency than are higher-status people. cursory glances at the financial pages of the daily newspaper suggest that commercial properties, multifamily dwellings, municipal bonds, and other instruments may well be coping strategies of the upper classes to stretch their money. We also know that alcoholism is a disease of all social classes and can assume that some of the money so stretched by upper- and middle-class seniors is channeled into alcohol, just as some of the preserved VA check, Social Security check, or pension of the poor elder is so spent. While we may not approve of the various coping strategies of any one group, we must be careful not to make value judgments on one class while withholding judgment on another.

A fundamental and self-evident problem with all poor elders — housed or homeless — is the inadequacy of their income. The VA disability pension system was never intended to be the sole support of a retired individual living alone. And Social Security, the main source of income for many elderly citizens, is not an income adequacy program. Nationally, 66 percent of the elderly derive half their income from Social Security; 26 percent depend at least 90 percent on it. Fifteen percent of America’s older persons — four million people — live in poverty. Some subgroups are even more disadvantaged. Thirty-nine percent of elderly blacks live in poverty, 19 percent of all elderly women, 44 percent of older black women, and 31 percent of elderly women living alone. Especially in cities like Boston, which behind Anchorage, Alaska, is the second most expensive place in the United States for elders to live, it is hard for elders living alone. Housing and energy costs are among the highest in the nation, while fixed public benefit incomes remain low.

Comparisons with Other Age Groups

Given the limited nature of this study, comparison with other age cohorts must be approached with hesitation. Part of this timidity is based on my conviction — informed by careful observation of homeless elders, but admittedly more conjecture as to younger cohorts — that the experience of homelessness is fundamentally different for older people. Casual observation suggests that families and children and homeless teens and adolescents tend to be homeless owing to environmental, episodic causes including unemployment, evictions, fires, and domestic violence.

A mere .1 percent of the youngest cohort (age seventeen to twenty-four) studied in *Taking the Next Step*, Boston’s most recent study on homelessness, were homeless for four or more years. Nearly 11 percent of the oldest cohort in the study (age forty-five and older) were homeless for more than four years. Only 10 percent of those in my sample were homeless for less than six months. Half were homeless for more than two years, and 40 percent for more than six months.

I suggest that the quality and quantity of the homeless experience is different for homeless elders than for younger people. Within the shelter system, two-thirds of all homeless families are living in hotels or motels at the state’s expense,¹² while the homeless single adults are in shelters. The homelessness of the very poor elder is more a function of

long-term poverty, lower educational and job status, alcoholism, and disability that has followed them throughout their lives than it is a temporary displacement.

Alcoholism, for example, among homeless people of all ages has hovered around 30 percent for nearly a century,¹³ but among the elderly I have found that it is closer to 60 percent. Older homeless people spend more time in grinding poverty, more time homeless and locked in the homeless network than do families and children and younger people generally, and they lack both the supports of the immediate family unit and the hope of a brighter day tomorrow. This is their tomorrow. This is their Golden Age. 🐼

Notes

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Home to New England

Alfred Alcorn

Not long ago I spent two weeks tenting and tracking through the game parks of Tanzania, all the while thinking about what it means to be a New Englander. My notes on the subject are scattered among recordings of lion kills, recollections of night sounds, impressions of giraffes, descriptions of landscapes. East Africa is a tempting place: its mythic, acacia-framed vistas, its teeming wildlife, its marvelous climate, and its fascinating people stir the wanderlust. And yet, on my last day there, sitting in the terrace bar of the Norfolk Hotel in Nairobi, drinking a Tuskers, the warm sun glinting off the Land-rovers and Mercedes pulled up to the curb, what filled me with nearly unbearable excitement was the prospect of getting on a plane to start the long trip back to the February snows of New England, to home.

British by birth, Anglo-Irish by descent, I find I am a New Englander to the bone, but not so much by conscious choice as by inclination and simple fate. It wasn't conscious choice because I don't think you decide to be a New Englander or a New Yorker or a southerner any more than you decide to like chamber music. Moving to Boston or reading *Yankee* magazine or eating baked beans may help. But what I'm talking about is a sense of identity that is a part of and yet distinct from being an American. It's a sense of place and people. And when you discover it in yourself, it's akin to finding that some discarded ethnic or religious tradition is in fact a rich and enriching legacy.

In my case the journey toward this identity started with the appeasement of hunger. When I arrived in this country in 1949 at the age of eight with my brother, Tony, England was still on food rationing. And even in Ireland, where we had spent a year with our grandfather, there were scarcities, at least by American standards. Whole eggs, I remember, were a luxury. In England meat was had infrequently, and then only in vague stews. Sweets were often a memory and the smell outside a bakery would make your stomach growl; when a friend ate an apple, you asked him to save you the core.

Our American foster parents, Mary and Walter Alcorn, ran a dairy and produce farm in South Chelmsford, Massachusetts. When we arrived there in early October of that year, their roadside stand was laden with pumpkins, Blue Hubbard and butternut squash, boxes of apples, and the last of the corn and tomatoes. Nature seemed out of whack; this kind of abundance was found only in storybooks and fairy tales. I vividly remember first discovering wild Concord grapes in the high pasture across the road. The vines covered a good

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part of an old stone wall, and it was with a sense of trespass that I stood there neglecting the cows I was supposed to herd home for milking and gorged myself on frost-sweetened grapes.

It wasn't just the farm and the land. We had scarcely learned how to pronounce "Massachusetts" when, gotten up like red Indians, we went trick-or-treating door to door through the village of South Chelmsford. We came home with a shopping bag half filled with Hershey bars, Welch's fudge, Mars bars, Almond Joys, Chunkies — more sweets, nearly, than was imaginable. And sometimes, on a Saturday, our parents would go shopping for groceries at the newly opened Stop & Shop supermarket in Lowell. Here there were aisles stacked with food, and you didn't need to show your ration book at the checkout.

Not long after that first Halloween debauch, we had our first Thanksgiving at the home of our new foster grandparents James and Martha Alcorn. They also owned a dairy farm in Chelmsford and celebrated that distinctly American holiday with more cooked food than I had ever seen in my life. I had seen live turkeys in Ireland, but I had never seen one roasted and stuffed and set about with dishes of whipped potatoes, creamed onions, peas, squash, gravy, cranberry sauce, and three kinds of pie — blueberry, mince, and apple.

It wasn't until later that I realized how much of the Thanksgiving fare was distinctly New England. Blueberries, for instance. There was no end to what the Alcorns did with blueberries — pies, tarts, muffins, pudding, even dumplings. They did almost as much with cranberries. I still think of cider as a New England flavor, along with codfish cakes and baked beans, clam chowder and lobster, which I first tasted in a lobster roll on trips to the seashore. But the taste that is uniquely New England to me is that of maple syrup, especially the dark, grade B variety, spilled over pancakes on a cold morning. I still marvel at the flavor, the sweet essence of the sugar maple, itself a kind of distillation of the rocky, surprisingly rich soil.

There's more, of course, to this kind of identity than food or memories of food. The time of year that we arrived probably had much to do with a lasting impression of what I realized only later was quintessentially New England. I still rake the leaves of memory of that first autumn, and even as an eight-year-old I was alive to the dry, cool air, the blue sky, and the whiteness of painted clapboard houses in that extraordinary light. England and even Ireland receded, dimmed in retrospect to damp, dreary places.

It is difficult in this kind of reconstruction to disentangle the overlapping and intertwining national and regional flavors. As I grew up in Chelmsford, I became increasingly immersed in the larger American mythos, typically that of the Old West and the cowboy hero. On Saturday nights we went to the house of our grandparents to watch the Lone Ranger on television. We listened to Roy Rogers on the radio while milking the cows. And we read Hopalong Cassidy comic books borrowed from school chums. If I had then any sense of regional identity, it was one of inferiority. Compared with Texas, for instance, Massachusetts seemed like a puny little place. Montana and Wyoming were mythic states of mind, where cowboys roamed the range to a backdrop of towering mountains. These places became poignantly real when I would go with my father to a grain dealer on Dutton Street in Lowell for bags of feed. We would unload the hundredweight sacks directly off a boxcar painted with a white mountain goat, the emblem of the Northern Pacific Railroad. Those boxcars, filled with the sweet smell of cornmeal or dairy feed, resonated for me with the snows of distant mountain ranges, with cattle ranches, bunkhouses, cowboys.

I invented my own mountains. In those days, the woods behind the farm ran unimpeded except for a few back roads all the way to Carlisle and Concord. Exploring them with my

BB gun, I pretended to be Davy Crockett, king of the old frontier, or some hero in a Zane Grey novel I had just read and reread. In winter I was Sergeant Preston of the Yukon, and Boots, our black and white border collie, was my wonder dog King. When older, I ran a line of traps and hunted, not very successfully, pheasant and partridge with a 20-gauge shotgun I had gotten for Christmas. While pretending to be somewhere else, I was coming to love, without knowing it, where I was.

Aside from new parents, we were blessed with two delightful spinster aunts, Edith and Harriet Alcorn, who lived with James and Martha on the Hunt Road farm. They plied us with nature books and Audubon posters. I remember the excitement of being able to match the real bluebirds that nested in the old orchard with the illustration in the book or with the dusty specimen mounted in a case of stuffed birds at McFarland grammar school. They also took us on sightseeing trips all over the region — Gloucester, New Hampshire, the lower reaches of the Maine coast, the Museum of Comparative Zoology at Harvard, Sturbridge Village, the John Greenleaf Whittier House. Without realizing it, we were imbibing through them the myths and culture of the region.

There were more local explorations as well. As members of the 4-H Club we traveled all over Middlesex County to the farms of other members. Most of these places, like our own, were struggling concerns kept going by gnarled old New Englanders. We had to prepare our heifers for fairs, teaching them show-ring decorum with special halters, keeping them clean, even washing the Holsteins with fabric blueing to remove stains from the white patches of their coats. If I have any regrets about what has happened to the region, it's that, like our own, many of those farms are gone, and with them a way of life, a set of values that we seem to need nowadays more than ever.

This rural, Yankee aspect of being a New Englander faded somewhat when I went to high school at Keith Academy in Lowell. Keith, a Catholic day school that was housed in what had been the city jail on Thorndike Street, showed me another aspect of New England — the Catholic, ethnic New England of the mill cities like Lowell. I gave up my purebred Brown Swiss for football practice, Latin declensions, and girls. I did better at football — I am still proud of the 5.5 yards per carry I averaged as a halfback my junior year — than I did at Latin. And it was feast or famine where the girls were concerned. Like Kerouac I had my Maggie Cassidy and, later, long, beer-soaked weekends at Hampton Beach. High school both widened and narrowed my perspective. My Latin book had wonderful pictures of life in ancient Rome, and in English we read Jane Austen, Thomas Hardy, Dostoevsky, Shakespeare. But there was something defensive and defeatist about the school beyond the poor showing of its football team. It may have been that old-fashioned Catholicism was on the decline, but I think it had something to do with Lowell, which in those days was palpably shabbier than it is today, its slums more obvious and the South Common newly despoiled with a hideous yellow-brick housing project. I remember feeling that Lowell was surely among the armpits of the nation, that nothing had ever happened or would ever happen there. If anything, Lowell reinforced my boyhood sense that New England was a small, stagnant backwater.

It wasn't until I entered Harvard that this sense of regional inferiority shifted to something more positive. Harvard breathes history. My freshman dorm was Massachusetts Hall, where Washington had quartered troops in the War of Independence. Teddy Roosevelt's trophy heads festooned the Freshman Union, where we took our meals. And John F. Kennedy, as president-elect, drove into the Yard that December to attend a meeting of the Board of Overseers. (In fact, as he walked back to his car, a large crowd broke through police lines and forced him to take refuge in the suite connected to mine in Mas-

sachusetts Hall.) Portraits everywhere stared out of the past, and I am still haunted by the white marble plaques in Memorial Hall commemorating Harvard's Union dead in the Civil War.

But that was Harvard, and I didn't quite connect the institution to the region until I took Thomas Fleming's course on the intellectual history of America. It was the one offering at Harvard of which I attended every lecture. Fleming would start right under our noses, in Mount Auburn Cemetery or some such place, and end up with the National Park System or the architecture of Chicago. I came to realize that Lowell, far from being merely a rundown mill town on the banks of the Merrimack, was in fact a gem of early municipal design and the birthplace of America's industrialization. It dawned on me that I had grown up in an area rich in history of national and even international significance. The War of Independence began in Lexington, where Aunt Edith taught school, and my father had pastured dry stock for a dollar a week in the Lindsay Pond section of Concord, where, I like to imagine, Emerson and Thoreau had walked. I didn't become anything like a regional chauvinist, but I began to understand in a quiet way how much of the nation, for better or worse, was shaped by New Englanders.

This sense of region was reinforced when, after a year off from Harvard, I took a few weeks during the summer to hitch around the country. America is a marvelously various place, and in seeing the distinctiveness of, say, Minnesota or Colorado, I began to appreciate what made New England special. And then there was the reaction when I told people where I was from. "Boston!" someone in Missouri or Colorado would exclaim, as though that city was its own rich myth. And yet it remained, like the small towns of Wisconsin or Grand Forks, North Dakota, or Salt Lake City, certifiably American.

In my senior year at Harvard I married Sally Remick, who comes from an old New England family of shipbuilders. I didn't marry her for her pedigree, but I confess to having been charmed by her father's house in Chelmsford. Built in 1690, the house has the low ceilings of that time, especially in the kitchen, where you can reach up and touch the hand-adzed ten-by-ten beams supporting the floor above. It's a little like touching history itself, the vernacular history of a simple, hardworking, and yet cannily sophisticated people. An antiquarian, Eliot W. Remick had among his collections some gears and other bits of colonial machinery that had been precisely carved from the very hardest wood. The resourceful colonists had resorted to wood because iron, over which the British maintained a manufacturing monopoly, was too expensive.

For all that, we didn't settle in New England but took off immediately after graduation for Montgomery, Alabama, where I was to work as a reporter on the *Alabama Journal*, the city's afternoon daily. I needed a job and, more to the point, I needed to learn a trade. While a senior at Harvard, I had met Ray Jenkins, the *Journal's* city editor, who was in Cambridge as a Nieman fellow. Over a few beers one afternoon in the King's Mens Bar on Boylston Street, he offered me a job as a reporter.

The South certainly proved different from New England. The heat alone in those first few summer weeks was like a solid medium you walked into every time you stepped outside. All the clichés pertained — the heat, the slower pace, the easy friendliness, the courtliness of the planter class, the separation and miserable condition of the blacks, and a good old boy bravado that then seemed utterly foreign to the understated Yankee character. What was really different in the South, though, was a sense of violence, of things always being close to the edge. As a reporter I covered Recorder's Court in Montgomery every Monday morning, and after a hot weekend in July the carnage could be astounding. Arraignments went forth for murder, rape, robbery, and deadly mayhem. Characters

showed up all bandaged after a shoot-out with the cops to tell their side of the story. I remember dropping in on one upcountry autopsy where the accused, a handcuffed good old boy, was watching the coroner dig through the kidneys of his best friend looking for the bullet that had killed him. They had been drinking and had gotten into a fight. All of this was routine, quite aside from the larger conflict revolving around civil rights.

What struck me about the civil rights struggle was the normality of it. Given the condition under which blacks lived in the South, it seemed only natural to me that they would revolt. They couldn't vote, their schools were farcical, and the roads in the black sections of Montgomery had never been paved. Worse than that, they constituted a kind of shadow people that in every sense didn't count. The wonder to me was that the revolt hadn't started much earlier.

After two years and one daughter in Montgomery, we moved back North. My parents were ill, and on a quick visit to Boston to see them I had lined up a position as editorial writer on the *Herald-American*. Sally and I both missed New England.

Yet I don't remember that we particularly enjoyed Boston and New England after we returned. It may have been the "New Boston" going up all around to the sound of jack-hammers, or the way the whole region seemed to be turning into shopping centers and house lots, including the farm in South Chelmsford, which my parents sold. It may have been that I found editorial writing tiresome, especially at WEEL, where I worked after leaving the *Herald*. And it may have been Vietnam and my own failure to either protest or join that war. It may have been the death of my foster parents. In any event, we decided in 1971 to move to Ireland. We had spent a summer there in 1969, and when I came into a small legacy, it was with a sense of escape that we moved to the Republic, settling first in Dun Laoghaire, just south of Dublin, before moving on to County Wicklow, to an old stone farmhouse nestled in a glen.

The countryside all around us was spectacular. From the front windows of our narrow old house we looked out onto the rising pastures hedged with rows of two-hundred-year-old beech trees. Just up the road on a clear day we could make out the mountains of Wales across the Irish Sea. We were twenty miles from Dublin's pubs and theaters. On trips to the midlands to visit the farm where Tony and I had lived with our grandfather, the memories were all but palpable. From voices to bird calls to the smell of peat smoke, it was like finding one's past still whole, still intact.

Indeed, I had decided I could revert, could become, as it were, an Irishman. I still technically qualified as an Irish citizen. I had a taste for Guinness and Bushmills. I could, I thought, even sound like an Irishman. It wasn't to be. Despite all my posturing, my cloth hat, my attempts at Gaelic, my blackthorn stick, I remained, in their eyes anyway, a Yank. It didn't make any difference that we had a house there, that we made friends up and down the social scale, from the local cottages to some of the castles, that our two children, Margaret and Sarah, attended a local school. We remained, officially and unofficially, resident aliens. I remember driving Margaret and Sarah to school in the predawn darkness of winter. On the way we would pick up a neighbor's child. In the back of the car Margaret and Sarah and their friend, Hilary Johnston, would rehearse for each other a story in Gaelic that they had to memorize for class that day. Hearing my daughters speak this wonderful, incomprehensible language in a County Wicklow accent made me realize that they, not I, were the ones becoming Irish.

We stayed nearly four years before moving back to Massachusetts. They were years rich in friends, memories, events. The ostensible reason for leaving was that we had run out of money. But we were connected enough then around Dublin to have gotten jobs and stayed.

Sally had started the first consumer column in the *Irish Times*, and by then I could have come up with some sort of remunerative competence.

Being broke turned out to be the pretext for returning. Both of us missed New England. We had family, friends, and memories here as well. At one level it meant returning to all those things that, at a distance, excite the exile's fancy — the glories of October, sailing off the Maine coast, the forests of New Hampshire, Boston politics, real winter, Tanglewood, Harvard Square, the Harvard-Yale game, dawn on Plum Island, the Red Sox, good pizza — those myriad abstract and concrete things that you so readily take for granted once back for a while.

But another dynamic had started to work as well. I had been, for the past four years, writing fiction. My first effort, a novelistic fantasy about Ireland in the Myles na Gopaleen mode, is best left buried behind the barn. More seriously, I found I wanted to write about New England, about the farm, the land, and the people. While discovering one past in Ireland, I knew I was losing another in this country.

Since returning I have written four novels, two of which, *The Pull of the Earth* and *Vestments*, have been published. All have been set in New England. My current effort, *Home Ground*, what I would call a meditation on place, is set in Ireland; but its real locus in some ways is New England. It's apparent, I think, that much of my writing is an attempt to reclaim not only the New England of the present but the New England of the past, that rich lode memory and imagination, that place, as much as any house or street address, I call home. 🍷

Medicaid and Medicaid Cost Containment in Massachusetts

Fredric A. Waldstein

The purpose of this article is to describe Medicaid's financial structure and examine cost-containment efforts to limit future growth of the program, particularly pertaining to Massachusetts. The principal focus is the Massachusetts Department of Public Welfare and the Massachusetts Medicaid Fraud Control Unit, the two agencies most responsible for Medicaid cost containment in the commonwealth. Because elected officials are unwilling to face directly the troublesome issues surrounding Medicaid and its growth, the government agencies responsible for cost containment have been left to define the scope of the problem, design remedial strategies, and evaluate their success. This process is found wanting on several counts that are not necessarily the fault of the state agencies. What is needed is a national cost-containment policy fashioned by elected officials that provides a comparative framework for evaluation across states.

The inclusion of Medicaid in the 1965 law evolved when Mr. Wilbur Mills [Chairman of the House Ways and Means Committee] asked me what his answer should be to the inevitable question he thought would be asked during the legislative debate: "Isn't Medicare an 'entering wedge' to a broader program of nationwide 'compulsory' insurance coverage for everyone?" I suggested that if he included some plan to cover key groups of poor people, he would have a possible answer to this criticism. Medicaid evolved from this problem and discussion.

— Wilbur J. Cohen¹

In all the scholarly literature on the origin and structure of Medicaid, perhaps nothing captures better the ad hoc manner in which the Medicaid program was conceived than these remarks by Wilbur Cohen, one of the principal architects of Medicare and Medicaid. Medicare was viewed as the principal health care legislation both substantively and symbolically. The Medicaid program was an afterthought born out of tactical maneuvers believed necessary to overcome political opposition to Medicare legislation. Medicaid has never stepped from the shadows of Medicare in the minds of the public, politicians, and the media, who persist in viewing it as a second-class, perhaps vestigial appendage of Medicare.

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But the growth of Medicaid as a major budgetary item has been remarkable. Medicaid assistance payments for the nation in 1988* are projected to be a staggering \$47.8 billion.² Medicaid is the largest single item in the Massachusetts state budget, accounting for between 13 and 15 percent of the total budget. Expenditures for the Massachusetts Medicaid program in 1988 are projected to reach \$1.5 billion.³

The history of the Medicaid program may be divided into four eras.⁴ In the start-up era, from 1965 through 1971, states began to develop their Medicaid programs with various benefit packages. It became clear that original estimates for Medicaid costs were severely underestimated. The Medicaid budget for 1971 was double the original estimate, and the budget from 1965 through 1971 grew 31 percent. The second era began with the 1972 amendments that expanded Medicaid services and broadened the definitions of eligibility. From 1972 to 1976 the annual average increase in cost was 23 percent. The third era, 1976–1980, may be identified as the era of Medicaid inflation. Costs continued to rise at an annual rate of 12 percent even though there was no significant expansion of medical services. Indeed, the number of Medicaid recipients actually decreased. The fourth and final era includes the 1980s and is characterized as one of fiscal retrenchment. Concern over growth in Medicaid expenditures has been exacerbated by a political climate hostile to government programs in general. The Reagan administration initiated a number of program changes, and Congress included restrictive provisions in the 1981 Omnibus Budget Reconciliation Act (OBRA). These efforts have been widely acknowledged as primarily cost-cutting measures, and the rate of growth has been reduced in recent years.⁵ Between 1983 and 1987, the national Medicaid costs grew by an annual average of 8.4 percent, while total national spending for health care increased by an annual average of 8.6 percent.⁶

Medicaid Eligibility and Caseload

Medicaid was established by Congress under Title XIX of the Social Security Act as amended in 1965 to provide health care for the poor. Participation in the Medicaid program by the states is voluntary.⁷ Benefit costs and administrative costs are shared by the states and the federal government, but the states are responsible for administering the program.

Because Medicaid is an entitlement, the program must pay for the covered health care costs of all eligible persons. Within federal guidelines, states are given substantial latitude to determine eligibility requirements, the range of services offered, and reimbursement policies. While eligibility requirements keep many poor people from taking advantage of the program, it nonetheless is the principal source of health care funding for the poor in Massachusetts and in the nation.⁸

Federal Medicaid regulations require states to provide certain benefits to recipients, including inpatient and outpatient hospital care; skilled nursing home care; physician services; laboratory and radiology services; home health care; dental care; and preventive health care for children. Massachusetts provides additional health care services to its Medicaid patients, including prescribed drugs; care in intermediate nursing homes; adult day health care; mental health care; and transportation to medical services. These options make the Massachusetts Medicaid program one of the most comprehensive in the country.

*All budgetary data are for fiscal years unless indicated otherwise.

Individuals may qualify for Medicaid if they meet the criteria defining either one of two recipient groups: the categorically needy and the medically need. The categorically needy include all persons who received cash assistance from the Supplemental Security Income program, the Aid to Families with Dependent Children program, or the Refugee Resettlement program. These individuals are automatically eligible for Medicaid. The medically needy are defined as individuals and families who are not categorically eligible but who fall below established income thresholds and have insufficient resources to meet their medical needs.

The Medicaid caseload in Massachusetts is expected to be approximately 273,100 cases per month in fiscal year 1989. Overall, the number of Medicaid cases increased approximately 4.2 percent from 1983 to 1987. Department of Public Welfare projections suggest that the rate of growth between 1987 and 1989 will be approximately 1.6 percent.⁹ This leveling suggests that without either a major restructuring of the eligibility requirements or a major change in the economic status of a significant percent of the population, the Medicaid program has reached a caseload threshold.

About 65 percent of all Massachusetts Medicaid recipients are children in impoverished families and their parents. Elderly and disabled recipients account for approximately 35 percent. However, because a significant proportion of elderly and disabled require nursing home care or other costly treatment, they use a disproportionate share of the budget, accounting for 75 percent of total Medicaid expenditures.¹⁰

Program Costs

Medicaid is a vendor payment program operated as third-party coverage. That is, the patient is treated by a health care provider, who bills the government for the cost of the service. The government pays the provider's fee. A cost-sharing formula based on state per capita income is used to determine the percentage of costs carried by the state government and the federal government:

$$\text{State share} = \frac{(\text{State per capita income})^2}{(\text{National per capita income})^2} \times .45,$$

$$\text{Federal share} = 1.00 - \text{State share}.$$

This formula is designed so that the federal government pays a larger proportion of the program costs in poorer states (to a maximum of 83 percent) and a smaller proportion in wealthier states (to a minimum of 50 percent).¹¹ Because per capita income in Massachusetts during the past two decades has been high compared with that of the nation as a whole, the commonwealth has paid for 50 percent or slightly less throughout the history of the program. The federal share rose above 51 percent between October 1, 1977, and September 30, 1983, reaching a high of 53.56 percent between January 1, 1981, and September 30, 1983.¹² This corresponds with a time when the Massachusetts economy was quite sluggish. At the other end of the spectrum is Mississippi, which consistently ranks as the poorest state using the cost-sharing formula. The federal government has never paid for less than 77 percent of costs for the Medicaid program in Mississippi in those years for which data are readily available.¹³

Medicaid costs can be classified in three categories: the medical services offered, the program's eligibility policies, and the policies about reimbursement to providers. Table 1

illustrates how these categories have contributed to the rising cost of Medicaid over its four eras. By the beginning of the third era the primary concern was how to reduce Medicaid's costs, since they had escalated beyond anyone's anticipation.¹⁴ At the same time, many state governments were under severe financial pressures induced by a lagging national economy.

While Congress and state legislatures felt obliged to maintain the Medicaid program, they nonetheless appeared unable or unwilling to address its problems. Kenneth Wing has characterized the status of the program this way: "Inadequate in its structure and design, unpopular and expensive, Medicaid in its programmatic adolescence was no more loved than it was wanted at birth."¹⁵ Remedial measures were idiosyncratic and often inconsistent, reflecting the political ambivalence of the government and the public to the Medicaid program.

Cost-Containment Strategies

Because Medicaid is an entitlement, states cannot exercise fiscal control by such means as limiting the number of beneficiaries or putting a cap on the amount of total spending. If a person meets the eligibility requirements and the health-related service is covered, the state must pay. However, this does not mean that the states are incapable of containing program costs. The history of the Medicaid program reveals the consideration and use of four cost-containment strategies: cutting eligibility, cutting services, cutting provider fees, and making the system more efficient. The first two strategies could alienate constituencies, a risk that politicians prefer to avoid.

The third strategy traditionally has not been viable because physicians' fees and other provider fees for services to Medicaid patients customarily have been set by state governments at rates lower than non-Medicaid rates. Since participation by health care providers in Medicaid is voluntary, many simply opt not to participate. Reducing the fees creates the risk of further lowering participation. In addition, the health care professions are represented by many powerful interest groups that oppose even tangential threats to the financial security of their members.

The fourth strategy, increasing program efficiency, typically has meant a call to streamline the administration of the program and put an end to fraud and abuse.¹⁶ This strategy is popular with politicians in part because the political risks are minimal. Advocating a reduction in fraud as a means for ensuring that tax dollars are spent for their intended purposes is unlikely to generate much opposition. And calls to streamline programs to make them more efficient places much of the burden on the bureaucracies that administer them. Bureaucracies rarely engender much sympathy from the public.

A major complaint among both critics and supporters of the Medicaid program is that the fee-for-service system is easily abused because it provides no incentives for either providers or recipients to be concerned about cost containment. Health care providers who are paid to give services to recipients are the principal source of Medicaid fraud and abuse.¹⁷ Among the more frequent perpetrators of fraud are medical doctors, nursing home operators, hospitals, and pharmacists. Typical of the types of fraudulent activities that occur are filing claims for services not delivered, filing duplicate claims, overclassifying services to qualify for higher fees, and inflating the cost of services. A number of studies have documented various types of fraud and abuse in the Medicaid program.¹⁸ This evidence of fraud, coupled with the large increase in provider costs as illustrated in Table 1, lent legitimacy to charges that the Medicaid system was rampant with fraud.

Table 1

National Medicaid Costs by Category, as a Percentage of Total Medicaid Costs

	Medical Services Offered (Utilization)	Reimbursement to Providers (Price)	Eligibility Policies (Population)	Total
Start-up era (1965–1971)	19.4	45.2	35.4	100.0
Amendment era (1972–1975)	43.5	30.4	26.1	100.0
Inflation era (1976–1980)	92.3	–7.7	15.4	100.0
Retrenchment era (1981–Present)*	91.7	0.0	8.3	100.0

* Data are from 1980–1981 only. But indicators suggest that they are representative of the entire decade.

Source: *Medicare and Medicaid Data Book, 1984*, Document No. 03210 (Baltimore: Health Care Financing Administration, June 1986), 31–32.

The Medicaid Fraud Control Unit

On October 25, 1977, President Jimmy Carter signed into law P.L. 95-142, the Medicare-Medicaid Anti-Fraud and Abuse Amendments. Among other things, the law authorized a Medicaid Fraud Control Unit (MCFU) responsible for investigating and prosecuting provider fraud in every jurisdiction operating a Medicaid program. The federal government agreed to pay 90 percent of the costs incurred in fiscal years 1978–1980 in establishing and operating state fraud control units. In December 1980 the federal contribution of 90 percent was limited to a unit’s first three years of operation, after which the federal contribution would be reduced to 75 percent. Among the requirements established by the legislation were the following:

To be eligible for the increased matching rate, the State Medicaid fraud control unit must be a single identifiable entity of state government which the Secretary [of Health, Education, and Welfare] certifies (and annually recertifies) as meeting specific requirements. Such entity must be: (1) a unit of the office of the State Attorney General or of another department of state government which possesses statewide prosecuting authority. . . . Any [MFCU] is required to be separate and distinct from the State Medicaid agency.¹⁹

The Office of Inspector General (OIG) within the Department of Health and Human Services (HHS) is responsible for the certification, annual recertification, and general supervision of the fraud units. To meet OIG certification requirements state MFCUs must investigate provider fraud only; spend 100 percent of their time on Medicaid fraud; have a lawyer, an accountant/auditor, and a chief investigator; and have a working agreement with the “single state agency,” that is, the agency responsible for the Medicaid program in the state as defined by the Code of Federal Regulations.

The Massachusetts Medicaid Fraud Control Unit²⁰

The Massachusetts Medicaid Fraud Control Unit was certified by the federal government in July 1978. Under the jurisdiction of the Massachusetts attorney general’s office, the

Table 2

**Massachusetts Medicaid Fraud Control Unit, by
Professional Category: Number of Personnel and Percent
Change from Previous Year (in Parentheses)**

Fiscal Year	Lawyers	Investigators	Auditors	Administrative Staff	Total
1978	7	22	10	8	47
1979	11 (+57)	26 (+18)	14 (+40)	14 (+88)	65 (+38)
1980	11 (0)	25 (-4)	13 (-7)	13 (-7)	62 (-5)
1981	11 (0)	25 (0)	12 (-8)	11 (-15)	59 (-5)
1982	10 (-9)	7 (-72)	7 (-42)	8 (-27)	32 (-46)
1983	10 (0)	20 (+186)	11 (+57)	11 (+38)	52 (+63)
1984	7 (-30)	21 (+5)	11 (0)	9 (-18)	48 (-12)
1985	8 (+14)	16 (-24)	9 (-18)	8 (-11)	41 (-15)
1986	8 (0)	16 (0)	7 (-22)	7 (-13)	38 (-7)
1987*	7 (-14)	18 (+13)	6 (-14)	7 (0)	38 (0)

* First quarter only.

unit was an outgrowth of the attorney general's Nursing Home Task Force, which was initiated in 1977 to investigate fraud and abuse in nursing homes. The MFCU, headed by a unit chief, reports to the first assistant attorney general.

The budget of the MFCU in its first full year of operation, 1979, was just over \$1.6 million. The state contributed 10 percent of total expenditures during the first three years of the unit's existence and has contributed 25 percent since 1982 as mandated by P.L. 95-142. In the transition year, 1982, the MFCU budget dropped to its lowest level — \$1.53 million — as the state failed to compensate fully for the loss of federal funds. Beginning in 1983 Massachusetts significantly increased its contribution to the MFCU budget to ensure that it would continue to operate at full strength. The estimated budget for the MFCU in 1987 was slightly more than \$2 million.

The MFCU has experienced significant changes in the number and type of personnel it has retained throughout its history. The most consistent personnel trend is a decrease in lawyers, perhaps because MFCU salaries have not kept pace with those in the private sector. This trend is particularly problematic because it takes approximately one year before a lawyer or an investigator is fully trained.

Table 2 indicates that from 1983 through 1987 the total number of personnel and the number of personnel across professional categories had stabilized, compared with 1983 and before. The reason, according to the MFCU unit chief, is that the MFCU has identified what it perceives to be its most effective personnel profile, given its resources. In addition, at least for the near future, the MFCU budget is expected to remain relatively stable, precluding the possibility of adding significantly to the size of the staff. To compensate for this perceived handicap, the unit has attempted to move more aggressively into electronic data processing to increase the efficiency of existing staff. Savings in personnel resources that derive from a more efficient managerial and administrative work force may be reallocated to investigatory and legal personnel.

Prosecuting Provider Fraud

As a prosecutorial unit within the attorney general's office, the MFCU is solely concerned with efforts to bring charges against individuals and corporations that have violated the law. Therefore, it is concerned only about activity that is statutorily defined as illegal and can be prosecuted. Even though the terms "fraud" and "abuse" are commonly

cited together when politicians and academicians speak about the causes of unnecessary expenditures in the Medicaid program, the two terms are distinct to the Massachusetts MFCU. Fraud is illegal and can be prosecuted; abuse is not illegal and, therefore, cannot be prosecuted.

There exist different types of fraud and remedies to address them.²¹ The most significant sections of the Massachusetts General Laws that apply to Medicaid fraud and its prosecution are the Medicaid False Claim Acts; the Patient Abuse, Mistreatment, and Neglect Act; and the Nursing Home Receivership Act. The Medicaid False Claims Act is the most significant of these statutes in that it defines fraud and provides substantial penalties for providers who submit fraudulent claims to the Medicaid system. The Patient Abuse, Mistreatment, and Neglect Act makes it a crime to willfully neglect or mistreat a nursing home patient. The mandatory reporting clause requires persons responsible for providing care to report suspected abuse. The Nursing Home Receivership Act provides protection for the residents of a nursing home when an owner fails to maintain the facility and allows conditions to deteriorate to the point where residents are at risk.

Additional tools at the disposal of the Massachusetts MFCU include law enforcement authority to conduct investigations and seek indictments. A “home rule” provision grants to the unit the authority to prosecute cases either in the county where an alleged crime occurred or in Suffolk County, where the unit is located. Consequently, the unit has the flexibility to pursue its cases in the most expeditious manner. Another tool that the MFCU uses is the attorney general’s ability to request the judiciary to convene a grand jury whose sole purpose is to examine Medicaid fraud cases. The rationale for the special grand juries is the complex and distinct nature of financial reimbursement fraud, which requires specialized knowledge and takes several months to investigate.

Table 3 provides an overview of the MFCU’s activity over time by professional categories of health care providers.²² Perhaps the most striking feature of Table 3 is the large number of investigations that did not result in either an indictment or a conviction. The unit chief said that as a prosecutorial agency the MFCU always prefers criminal dispositions. But in some cases unit investigators may feel that they do not have sufficient evidence to meet the burden of proof required for a criminal conviction. In that event the unit may turn over the evidence to another agency such as the Department of Public Welfare for civil proceedings. Or the unit may agree to a disposition of “commitment to probation without a finding of guilt” until the party has met whatever obligation it agreed to as part of a negotiated settlement, at which point the MFCU will simply have the case closed or dismissed. According to the chief, such a disposition is a hybrid between a criminal and a civil disposition.

The fact that some cases are closed without a criminal disposition does not mean that Medicaid fraud has gone undetected and unpunished. Frequently a case will be closed as the result of a negotiated settlement between the accused and the MFCU that specifically includes a noncriminal disposition. Each side has some motivation for such an outcome. An allegedly fraudulent provider often prefers to extract himself or herself from the process without the stigma attached to a criminal disposition. And the MFCU is amenable to a negotiated noncriminal disposition if the accused admits committing a misdeed and is willing to make some gesture of contrition such as repaying money owed. In either case, both the accused and the MFCU accept the certainty of a negotiated, noncriminal disposition rather than the uncertainty of a criminal trial.

The symbolic importance associated with punishing criminal offenses with jail terms cannot be overlooked, but in the American justice system most criminal convictions,

Table 3

Massachusetts Medicaid Fraud Control Unit: Number of Cases, Number of Indictments and Convictions, by Professional Category (July 1, 1978–March 31, 1987)

Professional Category	Cases Opened	Cases Closed	Indictments		Convictions	
			Individuals	Corporations	Individuals	Corporations
Medical doctor	137	127	15	1	14	1
Osteopath	1	1	0	–	–	–
Podiatrist	16	13	3	–	3	–
Dentist	116	103	12	1	11	1
Hospital	9	9	0	–	–	–
X-ray technician	101	101	29	–	27	–
Nursing home	293	275	68	16	61	8
Home health agency	2	2	0	–	–	–
Therapist	19	18	5	–	5	–
Clinic	17	17	0	–	–	–
Laboratory	39	37	1	–	1	–
Ambulance	20	17	2	–	1	–
Drug supplier	118	114	22	13	21	13
Chiropractor	1	0	–	–	–	–
Optometrist	14	14	1	–	–	–
Transportation	23	21	5	2	5	1
Durable medical equipment	15	14	2	1	2	1
Residual category	415	399	62	2	29	1
Total	1,356	1,282	227	36	181	26

Source: Massachusetts Medicaid Fraud Control Unit.

especially those involving white-collar crime, do not include periods of incarceration. Among other forms of disposition, one of the most important is some kind of financial settlement.

Table 4 provides data on the amounts of money owed by providers from all professional classifications in Massachusetts. The financial data are divided into several categories over time: overpayment; restitution; fines and penalties; costs and damages; and personal needs allowances.²³ According to the unit chief, the change in dollar amounts over time is simply a matter of chance. In 1984, for example, a number of investigations were undertaken that happened to result in major prosecutions.

Evaluating the Massachusetts MFCU

How well does the MFCU fulfill its responsibilities to reduce fraud in the Medicaid program? How do its efforts compare with those of other units across the country? These questions are difficult to answer because very little formal review is required or takes place. Conversations with personnel in the Office of Inspector General, the federal agency responsible for overseeing state MFCUs, indicate that reviews of MFCUs are without criteria or guidelines that might provide a framework for evaluating and comparing different state units. The only criteria are those that are required for the establishment of a federally supported MFCU.

The OIG cannot be held entirely responsible for this situation because no consensus has ever been reached about how to measure MFCU effectiveness. While there is ample anecdotal evidence of fraud and abuse in the Medicaid program, a reliable means has not been

Table 4

**Amount of Money (in Dollars) Owed by All Health
Care Providers, Resulting from Massachusetts Medicaid
Fraud Control Unit Investigations**

Year	Overpayment	Costs	Restitution	Fines and Penalties	Costs and Damages	Personal Needs Allowance	Total
1978	1,500	-	723,091	30,173	15,375	26,027	796,166
1979	2,365,302	13,700	104,723	6,225	25,966	36,622	2,662,538
1980	149,086	1,700	109,575	16,075	13,625	56,376	345,437
1981	470,955	-	355,851	9,950	26,250	120,964	983,970
1982	758,514	25,000	201,612	26,925	5,375	95,997	1,113,423
1983	45,746	6,500	251,868	80,875	47,375	25,029	457,193
1984	158,887	-	811,829	145,800	20,250	20,411	1,157,177
1985	621,375	-	307,400	93,800	172,313	4,377	1,199,265
1986	408,430	-	147,281	58,345	107,219	18,911	740,186
1987*	279	-	40,338	71,250	52,850	4,575	169,292
Unknown	597,016	-	3,000	-	77,000	-	667,016
Total	5,576,090	46,900	3,056,368	539,418	563,598	409,289	10,191,663

* Data available for first quarter only.

Source: Massachusetts Medicaid Fraud Control Unit.

developed for determining just how much fraud exists and how much it costs in spite of periodic reports of estimates. For example, in 1978 the inspector general of the Department of Health, Education, and Welfare issued a widely cited report stating that "fraud, waste, and abuse, in HEW programs amount to \$5.5 to \$6.5 billion each year."²² Yet according to one assistant inspector general, those numbers were purely a matter of speculation:

We never could figure out how they came up with that figure. We got a call from the Secretary's office saying that he would be giving a speech in nine days, and wanted an estimate of fraud, waste, and abuse. We sure didn't know about our program, and I doubt that any of the people in other programs had better figures. We sent in some figures — we had to — and I guess the Secretary's people just added up all the guesses. Since 1978, we've been smart enough not to even try to come up with a figure.²³

The unit chief of the Medicaid Fraud Control Unit in Massachusetts stated simply that he has "no idea" how much fraud and abuse there is. Indeed, no one does. In the absence of structured evaluation criteria and the availability of comparative data, it is difficult to evaluate MFCU performance. One can attempt to make some qualitative evaluations according to patterns of mechanisms used to resolve disputes compared with sanctions imposed on accused defrauders or according to the quality of remedial programs used to minimize fraud. But both have limited utility as tools for evaluation.

The tendency to evaluate the effectiveness of a prosecutorial agency solely by counting how many criminal convictions it obtains and the severity of sentences imposed on the guilty tends to obfuscate the agency's principal responsibility. The primary goal of the MFCU is to combat fraud, and devoting complete attention to criminal prosecution may not be the most effective means for reducing fraud. Much Medicaid fraud is too complex to prove "beyond a reasonable doubt." The MFCU must use the full range of sanctions

that are available. Efforts to negotiate or recommend noncriminal dispositions may prove very effective as a deterrent to Medicaid fraud.

A corollary to this point is a caution not to evaluate the effectiveness of the MFCU according to the amount of money it generates in terms of restitution, fines, penalties, and all other mechanisms that can be measured economically. The goal of the MFCU is to reduce fraud, not to pay for itself in funds recovered. If the unit's primary concern is accounting for itself economically, it is not giving priority to fraud prevention.

Two specific MFCU activities involving strategies and principles of operation can be qualitatively evaluated: maintaining open communications with state and federal agencies that can cooperate with the unit as it pursues its mission and developing investigatory and prosecutorial strategies that depend on analysis of past patterns of behavior rather than on random chance to attain successful results.

By all accounts, the relationship between the MFCU and the single state agency responsible for the Medicaid program, the Department of Public Welfare (DPW), is good. Without a professional relationship marked by a spirit of cooperation, the MFCU would have a difficult time fulfilling its responsibilities. Indeed, a number of MFCUs in different states have recommended that rules and regulations be implemented by the federal government requiring the state agencies to cooperate more fully with the units or giving the units the authority to access data without permission from the state agencies.²⁶ In Massachusetts the positive working relationship between the MFCU and the DPW fosters the goals of both organizations.

A typical example of the relationship between the Massachusetts MFCU and the DPW is their joint development and use of an antifraud computer system. The federal government has encouraged state agencies to participate in a computerized provider payment and user-oriented system, the Medicaid Management Information System (MMIS). A major feature of the MMIS is the Surveillance and Utilization Review Subsystem (SUSR), a computer program designed to detect aberrant billing patterns that may indicate fraud. The Massachusetts MFCU and DPW together developed and designed the state's system, which the MFCU believes to be very effective. In addition, the unit is sensitive to the need to maintain a high level of visibility and to keep the channels of communication open with other government agencies.

The MFCU acknowledges that it has not made an effort to analyze past patterns of behavior to determine whether it is operating as close to maximum efficiency as possible. The unit has not maintained statistical records on case referrals that designate the sources of its investigations. Without these data the unit does not have any way to monitor accurately where referrals originate or whether certain sources have a higher probability of uncovering and leading to prosecution of fraud.²⁷ Careful analysis of cases and case referrals could be used to maximize the yield of future investigations and make success less dependent on chance.²⁸

The Role of the Department of Public Welfare (DPW)

In Massachusetts the single state agency identified to administer the Medicaid program is the Department of Public Welfare. Its responsibility, however, does not extend to determining what fees will be paid to health care providers. That is the responsibility of the Rate Setting Commission, which establishes reimbursements rates for all medical, educational, and social services purchased by the state.²⁹ Detection and prosecution of fraud in

the Medicaid program is the responsibility of the Medicaid Fraud Control Unit, under the jurisdiction of the state attorney general's office.

The question remains why responsibility for these two aspects of Medicaid — determining providers' fees and ending fraud and abuse — should be removed from the state agency responsible for administration of the program. At least part of the answer seems to be lack of faith by legislators and other government officials in the capacity or willingness of a large social welfare bureaucracy to cooperate in such ventures.³⁰ Because the Medicaid budgets of the state agencies increased so dramatically in the 1970s the agencies were perceived to be part of the problem and legislators turned elsewhere for development and implementation of cost-containment measures. In Massachusetts, developing cost-containment strategies did not appear to be a high priority within the DPW until the mid-1980s, when additional resources were provided by the legislature specifically to develop comprehensive cost-containment measures.

DPW Cost-Containment Efforts

Substantial changes in the state's administration of Medicaid in recent years reflect the DPW's efforts to respond to demands for greater efficiency. In 1979, the DPW developed what is now called the Medicaid Savings and Expenditure Control Agenda (SECA). Meaningful efforts to implement SECA did not occur until 1984, however, when additional resources to develop savings initiatives became available.³¹

Primary responsibility for the Medicaid program in the Department of Public Welfare rests with the Medical Assistance Division (MAD), which was authorized to employ 423 individuals in 1986. The changes that have occurred in the administration of Medicaid in recent years include adding resources, redeploying staff, and consolidating program management, administrative, and savings activities. Reorganization efforts were undertaken in response to four factors that were identified as exerting upward pressure on Medicaid expenditures: (1) provider rate increases, (2) lack of control over service utilization, (3) substantial long-term growth in the elderly population, and (4) expensive advances in medical technology.³² Growth in the elderly population and advances in medical technology are constraints over which the DPW has no control. The department's cost-containment efforts have been focused on provider rate increases and service utilization.

The DPW's reorganization efforts resulted in a substantial budget increase for the Medical Assistance Division from \$4.96 million in 1986 to \$16.1 million in 1987. The substantial hike was due to a transfer of funds to the division to accompany the transfer of Medicaid-related responsibilities that had previously been performed by Contract Operations and Management and Support, two other DPW agencies. Table 5 presents a profile of MAD employees by professional category. The organizational structure of MAD is designed to facilitate both short-term and long-term goals, including

- restructuring Medicaid management to better coordinate program and reimbursement policies with savings policies;
- redirecting the emphasis of Medicaid expenditure control from managing a savings agenda alone to managing spending as well; and
- focusing attention on provider rates and inappropriate utilization of services.

The division has identified several strategies to help meet these goals.³³

Among the strategies is selective contracting with cost-effective providers for specified services at a previously negotiated price. A typical contract is based on capitation; that is,

Table 5

**Persons Employed by the Medical Assistance Division
of the Massachusetts Department of Public Welfare for
Fiscal Year 1988, by Professional Unit**

Professional Unit	Employees
Provider Reviews	104
Long Term Care/Elderly Choices	80
Operations/Provider Relations	80
Third Party Liability	63
Program and Policy Development/Health Choices	40
Administration/Human Resources	22
Cost Control	11
Total	400*

* Total personnel employed by MAD is listed by the DPW as 423, the number authorized by the state legislature. Data were unavailable for the 23 individuals unaccounted for.

Source: *Budget Narrative for FY89* (Boston: Department of Public Welfare, Commonwealth of Massachusetts, February 1988), 400.

providers agree to set fees in return for a guaranteed percentage of patient volume. A related strategy is to use the state's market leverage and purchasing power to require providers that do business with the state to accept Medicaid patients under specified conditions. For example, many health maintenance organizations (HMOs) have in the past been inaccessible to Medicaid recipients, forcing them to rely on hospital out-patient care and other more expensive services. The Group Insurance Commission now requires HMOs with contracts for state employee health insurance to contract for Medicaid recipients.

Much more emphasis is currently being placed on utilization review than was true in the past to help identify abuse of the system or inappropriate delivery of services. These reviews are taking place before, during, and after service delivery. A typical review includes pre-admission screening of all hospital admissions to ensure that a treatment or procedure is necessary and appropriately screened; ongoing case management of lengthy hospital stays to ensure against high costs incurred in a hospital when the home or some other setting is adequate for care; and systematic audits of providers' billing reports to identify providers whose practices deviate from those of their peers.

The division is also examining and experimenting with several different reimbursement strategies that move away from the fee-for-service system, which offers no incentive to providers to limit health care costs and, indeed, encourages the opposite. Capitation is one model that can give providers incentives to offer economical health care. A second model is based on prospective payments to nursing home providers according to the level of care that each patient requires, similar to the payment structure under Medicare. Such a system would encourage nursing homes to accept and treat elderly who require more than minimal long-term care, an option that is perceived to be more cost-effective than keeping such people in acute-care hospital settings.

A major effort is under way to identify and pursue any individual, institution, corporation, or public or private agency that is liable for all or part of the medical costs incurred by Medicaid patients. Federal and state law requires that Medicaid be the payer of last resort, yet it is estimated that 34 percent of Massachusetts Medicaid recipients have some form of health insurance through Medicare, Medex, Blue Cross, or other entity that is

liable for payment before Medicaid. MAD's Third Party Liability Unit is responsible for accumulating and processing third-party insurance information and collecting money from providers that has been inappropriately paid by Medicaid rather than by the legally responsible person or agency.

Another set of strategies focuses on developing service delivery systems that offer alternatives to institutional placement and care. Many patients are inappropriately placed or left in institutional settings, and finding more suitable settings can be cost-effective. Alternative models include community-based long-term care services that allow the elderly and disabled to live at home with an adequate support system; managed care programs that strive to achieve preventive and coordinated health care options for families, reducing the need for costly emergency, outpatient, and inpatient hospital services; and pilot programs such as the one at the East Boston Neighborhood Health Center, which offers capitated long-term care using a number of resources including Medicaid. The Massachusetts Medicaid program has traditionally been open to experimenting with pilot projects designed to determine if health care services can be provided more effectively and efficiently for a target group.³⁴

According to the DPW, the "single most important tool in support of the Department's Medicaid savings agenda is the Medicaid Management Information System (MMIS), which processes approximately 24 million Medicaid claims annually from over 29,000 different medical providers."³⁵ MMIS is an electronic data processing system that has improved the efficiency of recording and processing Medicaid claims by simultaneously reducing the error rate and speeding up the provider claims process. But MMIS is more than a computerized accounting system; it is also a management tool that can be tailored by each professional unit in the Medical Assistance Division to meet its record-keeping needs.

In terms of cost containment, the Department of Public Welfare claims the following savings in the Medicaid program over time: fiscal year 1982, \$11 million; fiscal year 1983, \$32 million; fiscal year 1984, \$106 million; fiscal year 1985, \$155 million; fiscal year 1986, \$217 million; fiscal year 1987, \$288 million; and the fiscal year 1988, \$338 million. It is difficult to evaluate the accuracy of these figures without detailed information about the methodology used to arrive at them. But one measure that suggests that savings are taking place is the annual rate of growth in cost of the Massachusetts Medicaid program compared with growth in health care costs generally. From fiscal year 1983 through 1987, total national spending for health care increased 8.6 percent, for Medicaid 8.4 percent, and for the Massachusetts Medicaid program 7.6 percent. This suggests that some substantial savings have been realized. However, a 7.6 percent annual growth rate can still mean an increase of more than \$100 million per year in overall costs to the Massachusetts Medicaid program.

Effect of Cost-Containment Strategies on Medicaid Recipients

The prominence given to increasing the level of efficiency and to controlling costs in the Massachusetts Medicaid program apparently has not led to state policies, either intended or unintended, that have reduced the number of Medicaid patients. Indeed, as noted at the outset, the number of Medicaid cases has increased approximately 4.2 percent from fiscal year 1983 through 1987, although future growth is expected to be less.

A number of efforts have increased the access of the poor to health care facilities. For example, since 1985 the Medicaid program has enrolled approximately 6,300 new

providers, about 3,000 of whom are physicians. Success for increasing physician participation may be attributed to two factors: requiring HMOs who enrolled state employees to accept Medicaid patients and working with the Rate Setting Commission to bring physician fees close to market rates. The same strategies have been used to encourage participation by other health care providers. As a result, nearly 25,000 new recipients were placed in some managed health plan.

Justification for moving in this direction is the commonly held belief that preventive health care through HMOs is more cost-effective than services in acute-care hospitals and other institutions. Virtually all of the DPW's strategies are designed to remove as many recipients as possible to the least costly care facility that is appropriate to serve their needs.

Managing the Medicaid caseload in this way makes sense from the perspective of cost containment. What remains open to debate is how this strategy affects the quality of care received by Medicaid recipients. Very little systematic analysis of the question has been undertaken for the Massachusetts Medicaid program. The federal government has placed the burden of proof on those who claim that the provision of health care for Medicaid recipients has declined.

Conclusion

The history of the Medicaid program is an example of what can happen to a public policy initiated for political expediency. It was and, in the minds of many, remains a derivative program of Medicare without a strong political constituency. Consequently, it drifted along without adequate focus from 1965 until the 1970s, when it was perceived to be an example of wasteful government programs that unnecessarily burden taxpayers.

The simplest political solution for elected officials was to target fraud rather than other aspects of the program and to hold culpable the state and federal bureaucracies responsible for running the program. Because those bureaucracies were perceived to be part of the problem, another bureaucratic layer, the Medicaid Fraud Control Unit, was created to remedy the problem in each state.

Whatever the merits of the charge that fraud and abuse were principal causes of waste in the Medicaid program, the elected officials did not make credible estimates of how much fraud existed, nor did they reach any consensus concerning its causes. Consequently, no standards were set to measure efforts to combat fraud and abuse. The MFCUs were left largely to define their own missions and criteria for evaluation once they had conformed to the minimal standards necessary for federal government approval. In short, the MFCUs have been allowed to drift much as the Medicaid program itself has.

Because the single agency responsible for administering the Medicaid program in each state was intentionally superseded by the MFCUs in efforts to curb fraud and abuse, there was little reason to expect cooperation between these agencies and the MFCUs. Indeed, in several states the MFCUs reported a hostile relationship with their state agency. Such hostility should not be interpreted as evidence of the state agencies' lack of interest in fraud control or taken as a blanket justification for establishing independent fraud control units. Rather, it may reflect bureaucratic turf protection stemming from some combination of resentment by the state agency for being cut out of the fraud control process, disinterest by the state agency because it believes fraud control is no longer its problem, or the difficulties encountered in transferring information across bureaucratic boundaries.

In Massachusetts both the Medicaid Fraud Control Unit and the Department of Public Welfare, the agency that administers Medicaid, claim to give high priority to developing and implementing cost-containment strategies in the Medicaid program and to cooperating toward that end. The DPW has incentives to ensure that, in light of limited resources, services are allocated as efficiently as possible to their Medicaid clients. There is no evidence that the DPW ever opposed efforts to reduce fraud and waste. For both the MFCU and the DPW cost containment is consistent with their government mandate and professional pride. The DPW did not implement cost-containment strategies until the legislature allocated funds specifically for that purpose, but this behavior is rational from an organizational perspective.³⁶

Whether or not the MFCU and the DPW have set realistic cost-containment goals and are effectively meeting them is much more difficult to determine. Because of the failure of elected politicians to adequately define cost-containment criteria for health care, the bureaucracies and those who would evaluate their performance have no standards on which to base judgments. Evidence is presented in this article that both the MFCU and the DPW are having a positive impact on cost containment in the Massachusetts Medicaid program. But a definitive judgment can be made only after evaluation methodologies are developed that can be used to assess performance across states. This will require leadership from elected officials to produce a national cost-containment policy with clearly defined goals and sufficient agreement about how to measure whether those goals are being met to permit a framework for comparative analysis. 🐼

Notes

1. Wilbur J. Cohen, "Reflections on the Enactment of Medicare and Medicaid," in *Health Care Financing Review* (Baltimore: Health Care Financing Administration), 1985 Annual Supplement, 1.
2. *Medicare and Medicaid Data Book, 1986*, Document No. 03247 (Baltimore: Health Care Financing Administration, September 1987), 7.
3. *Budget Narrative for FY89* (Boston: Department of Public Welfare, Commonwealth of Massachusetts, February 1988), 231.
4. *Medicare and Medicaid Data Book, 1984*, Document No. 03210 (Baltimore: Health Care Financing Administration, June 1986), 31–32.
5. The debate rages about whether these changes have had a negative impact on the health of the poor. There is little doubt that some who were eligible for medical treatment under Medicaid no longer are. Whether this is "cutting the fat or the bone" is the focus of the debate.
6. *Budget Narrative for FY89*, 230.
7. At present every state with the exception of Arizona participates in the Medicaid program.
8. The number of people in the United States living below the poverty level in 1984 was approximately 33 million, and the ratio of Medicaid recipients to persons living below the poverty level was approximately .64. See M. Gornick et al., "Twenty Years of Medicare and Medicaid: Covered Populations, Use of Benefits, and Program Expenditures," *Health Care Financing Review*, 1985 Annual Supplement, 34.
9. *Budget Narrative for FY89*, 256.
10. *Budget Narrative for FY89*, 222–23.
11. *Medicare and Medicaid Data Book, 1984*, 88.
12. *Medicare and Medicaid Data Book, 1984*, 99.

13. *Medicare and Medicaid Data Book, 1986*, 99.
14. By 1986 the total costs of the Medicaid program were \$3.45 billion, which exceeded original estimates by almost \$1.20 billion. Total costs for subsequent years in the 1970s are as follows: 1971, \$6.35 billion; 1973, \$8.71 billion; 1975, \$12.09 billion; 1977, \$16.35 billion; 1979, \$19.66 billion. See *Data on the Medicaid Program: Eligibility, Service, Expenditures*, rev. ed. (Washington, DC: Medicaid Medicare Management Institute, 1979), 28.
15. Kenneth R. Wing, "The Impact of Reagan-Era Politics on the Federal Medicaid Program," *Catholic University Law Review* 33 (1983): 18.
16. In this article "fraud" is defined as a violation of a civil or criminal statute. The term "abuse" is much more difficult to specify. Here it refers to situations that are counter to the intention of the Medicaid program but that are not specifically prohibited by law.
17. Fraud among recipients does occur and includes such activities as purchasing excessive amounts of drugs, making false claims of eligibility, seeking unnecessary nursing home care, and the like. But the opportunities and potential gains for recipients engaging in fraud and abuse are minor compared with the opportunities for providers. See *Medicaid Fraud: A Case History in the Failure of State Enforcement*, A Staff Study by the House Select Committee on Aging (Washington, DC: U.S. Government Printing Office, 27 March 1982).
18. Examples include "ping-ponging" (referring a patient to a succession of practitioners); "ganging" (billing for multiple services to relatives who accompany a patient); "upgrading" (billing for a service more extensive than that provided); "steering" (directing a patient to a particular pharmacy); and billing for services not rendered. Investigators also concluded that fee splitting, percentage lease arrangements, and kickbacks were commonly associated with Medicaid mills. Considerable evidence of fraudulent and abusive practices was also uncovered in other settings. Kickbacks and improper billing arrangements were shown to exist in several clinical laboratories, and patient abuse, substandard facilities, deceptive real estate practices, false cost reporting, and kickbacks were found in a number of nursing homes. Jennifer O'Sullivan, "Medicare and Medicaid Anti-Fraud and Abuse Amendments: P.L. 95-142" (Washington, DC: Congressional Research Service, Library of Congress, 16 November 1977), 2-3.
19. O'Sullivan, "Medicare and Medicaid Anti-Fraud and Abuse Amendments," 29.
20. For a detailed longitudinal examination of the Massachusetts MFCU see Fredric Waldstein, "Controlling Medicaid Fraud in Massachusetts: A Report to the Attorney General" (Boston: John W. McCormack Institute of Public Affairs, University of Massachusetts at Boston, February 1988).
21. For a detailed discussion of Massachusetts laws, regulations, rules, and procedures that pertain to fraud and abuse in the Medicaid program, see Frank Bellotti and Donald Zerendow, "The Attorney General's Medicaid Fraud Control Unit: Protecting the Public from White Collar Crime and Patient Abuse in the Health Care System" (Boston: Massachusetts Attorney General's Office, 1 September 1985).
22. Some of the categories merit additional explanation. The residual category consists of all cases that could not be placed in the professional categories identified. "X-ray technician" refers to a specific type of investigation involving the theft of the silver residue found on old X-rays. "Home health agency" refers to at-home health care delivery such as that provided by a visiting nurse in a patient's home. "Therapist" refers to all forms of physical and psychological therapy. "Clinic" refers to any walk-in, nonhospital health care facility. "Durable medical equipment" concerns such items as wheelchairs and hospital beds; the primary type of fraud in this category is overbilling or not delivering goods paid for. "Laboratory" refers to testing facilities used for diagnostic purposes. "Ambulance" and "transportation" refer to transportation of the patient to and from the health care provider. "Drug supplier" refers to pharmacies and drug supply companies that dispense pharmaceuticals.
23. "Overpayment" is the amount of Medicaid funds improperly paid to providers and subject to recovery. "Costs" and "Costs and Damages" are costs that the MFCU incurred in the course of its investigations into fraudulent activity and that it may recover. This may include treble damages. "Restitution" is the amount of money recovered from providers that was improperly paid by the

- Medicaid program. "Fines and Penalties" are the monetary sanctions imposed on those convicted of defrauding the Medicaid program. "Personal Needs Allowance" refers to the theft or misuse of a patient's personal discretionary funds by providers in nursing homes and rest homes.
24. "Office of the Inspector General Annual Report: January 1, 1978–December 31, 1978" (Washington, DC: Office of the Inspector General, 1979), 150.
 25. John Gardiner and Theodore Lyman, *The Fraud Control Game: State Responses to Fraud and Abuse in the AFDC and Medicaid Programs* (Bloomington: Indiana University Press, 1984), 4.
 26. "Medicaid: Results of Certified Fraud Control Units," GAO/HRD-87-12S (Washington, DC: U.S. General Accounting Office), Appendix X.
 27. The unit chief estimated that approximately 35 percent are self-initiated or "proactive," 35 percent are referred by the Department of Public Welfare, and 15 percent are referred by other state and federal government agencies. These percentages are consistent with national data reported by the OIG for fiscal year 1985. See "Medicaid: Results of Certified Fraud Control Units," 10.
 28. The unit chief recognized this as a legitimate concern and believed that increased electronic data processing capacity would allow the unit to move in this direction.
 29. It should be noted that the DPW and the Rate Setting Commission collaborate on setting rates for the Medicaid program, but the authority to actually determine the rates is the sole responsibility of the Rate Setting Commission. The Department of Public Health (DPH) also plays a minor role in the Medicaid program because it licenses all individuals in the health care industry. But our attention here is directed only to the "single state agency," the Department of Public Welfare. The DPW, as the administrator of the Medicaid program, plays a substantially more significant role than either the Rate Setting Commission or the DPH.
 30. For example, see Gardiner and Lyman, *The Fraud Control Game*, Chap. 6.
 31. *Budget Narrative for FY89*, 399.
 32. *Budget Narrative for FY89*, 409.
 33. These are extensively described in the *Budget Narrative for FY89*.
 34. For example, see Rosemary Gibson Kearn et al., eds., *Medicaid and Other Experiments in State Health Policy* (Washington, DC: American Enterprise Institute, 1986).
 35. *Budget Narrative for FY89*, 416.
 36. The rationality of such behavior has been developed by, among others, Herbert A. Simon, *Administrative Behavior*, 3rd ed. (New York: Free Press, 1976), 66, 95–96, 120; and Herbert Kaufman, *The Limits of Organizational Change* (University: University of Alabama Press, 1971), 29–30.

The Southwest Corridor and Economic Development in Boston's Neighborhoods

Daryl Hellman

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The Southwest Corridor is a narrow strip of land running five miles from the South End of Boston through Roxbury and ending in Jamaica Plain. Twenty years ago, neighborhoods through which the Corridor passes experienced tremendous upheaval as space was cleared for the proposed construction of Interstate 95. The communities were able to stop the highway project, but not without a long and difficult struggle and the eventual support of then Governor Francis Sargent.¹ Today, the Southwest Corridor Project involves a new MBTA Orange Line relocated along the Corridor, with nine new stations at a total cost of approximately \$750 million. The relocated transportation route, which opened recently, is the first stage of an anticipated economic revitalization of the area. Because of the relocation, the land use patterns in the neighborhoods adjacent to the Corridor are expected to be altered significantly as new economic development opportunities are created.

One of the most important development opportunities is located in Parcel 18, the anchor parcel of the Southwest Corridor Project, located in Roxbury adjacent to the Ruggles Station. Within a few years, up to a million square feet of office and retail space and other complementary land uses will be developed, and several thousand permanent jobs are expected to be generated. A large number of construction jobs will be available even sooner. This article examines the extent to which development of Parcel 18 will benefit the neighborhoods surrounding the parcel. First, we present a brief history and overview of the Southwest Corridor Project with an emphasis on the history of community involvement. Second, we describe recent efforts to increase the likelihood that community residents will benefit from the economic development of Parcel 18. Third, we present the case for a focused economic development effort that emphasizes benefits to the South End and Roxbury neighborhoods surrounding the Parcel 18 area. Our argument is supported by an analysis of 1980 census data and 1985 labor force, earnings, and income data from a Boston Redevelopment Authority household survey. Finally, we examine the policy implications of our findings.

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The History of Community Involvement in the Southwest Corridor

The Southwest Corridor Project includes the design, engineering, and construction of a multimodal transportation system and the redevelopment of 120 acres of urban land. The project's transportation components include relocation of the Orange Line, one of the Massachusetts Bay Transportation Authority's (MBTA) rapid transit lines; construction of nine new rapid transit stations; reconstruction of 4.7 miles of Amtrak lines; new commuter rail track and stations; twenty-three railroad bridges; and an arterial street.

The history of this project began in 1948 when the commonwealth of Massachusetts proposed to extend Interstate 95/128 through the Southwest Corridor to downtown Boston. At the time, Massachusetts and the United States were experiencing dramatic flight by city dwellers to the suburbs following World War II. Many employment opportunities remained in the city, however, and urban highways were viewed as necessary to provide access to employment in the city and to maintain the city as the cultural and recreational center of its metropolitan area. By 1956, the federal government provided funding for I-95, and ten years later the land had been taken from hundreds of families and businesses and cleared for the proposed highway. By 1970, protests from a consortium of suburban and central city groups stopped construction of I-95. One of the state legislators who led the way to stop construction was Representative Michael S. Dukakis of Brookline.

In 1972, Governor Francis Sargent canceled all plans for a highway for the Southwest Corridor and appointed Anthony Pangaro to begin a process of community input and sign-off for future development of public parcels along the Corridor. In 1973, a team of minority activists led by Marvin Gilmore, Dee Primm, Mary Goode, and others invited several city and state officials, including Fred Salvucci, then director of transportation for the city of Boston and currently secretary of transportation and construction for the commonwealth of Massachusetts, to meet with U.S. Senator Edward Brooke and U.S. Secretary of Transportation William Coleman. As a result of that meeting, the federal funds originally assigned for highway use were transferred to the Corridor's public transit and land development project; the Southwest Corridor Project became the first of its kind in the nation.

Pangaro continued to work with community leaders during Governor Dukakis's first administration (1975–1979), structuring station area task forces, which in turn had subcommittees associated with numbered parcels of land. Parcel 18 was one subcommittee under the Ruggles Station area task force. Very little activity occurred between 1979 and 1982. With the return to office of Governor Dukakis and the election of Boston Mayor Raymond Flynn, community participation along the Corridor was reactivated.

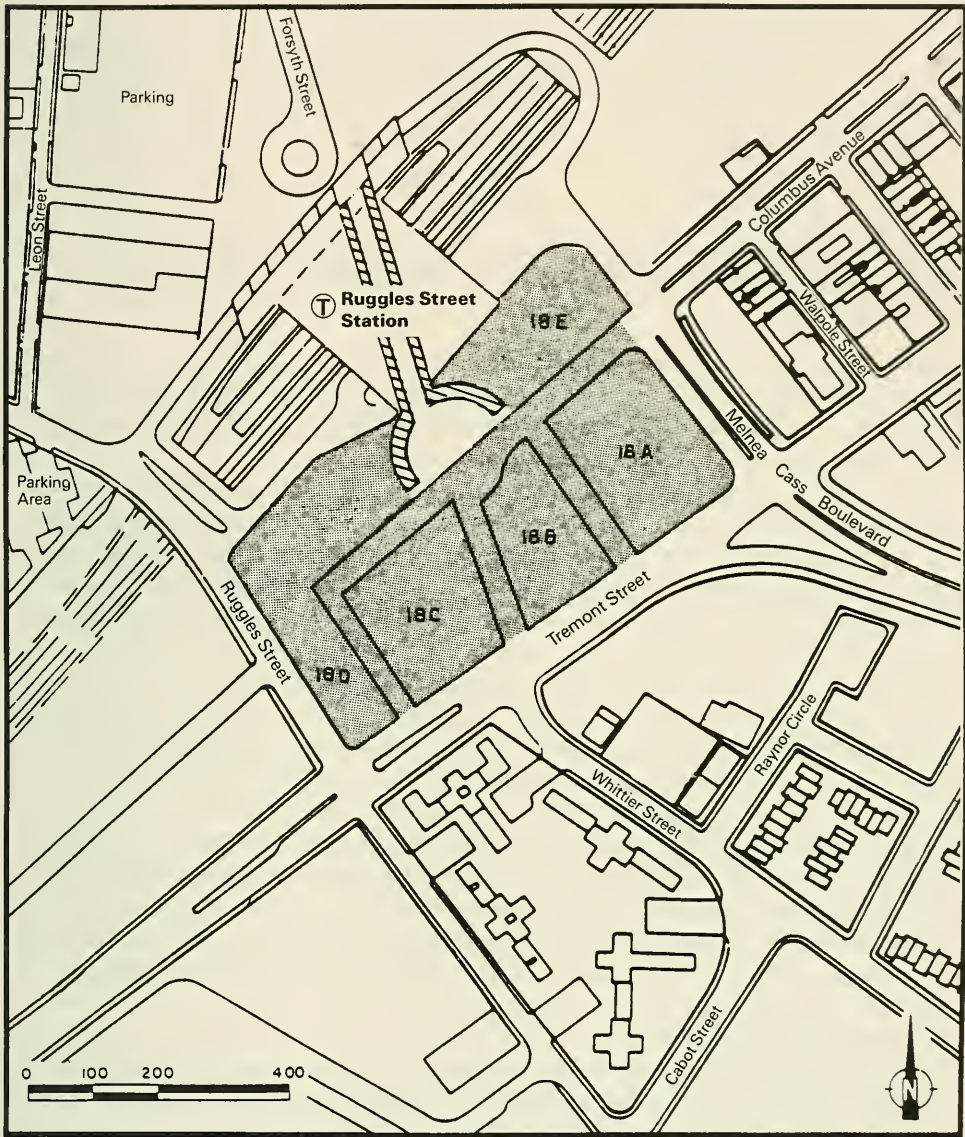
Recent Efforts to Provide Community Benefits

From 1976 to 1986, the Parcel 18+ Task Force was chaired and held together by Marvin Gilmore, president of the Community Development Corporation of Boston. Hundreds of volunteer community activists participated in efforts to stop the proposed highway and represented the interests of the low-income community through the long and arduous development process. Without the efforts of these volunteers, little or no progress for economic development would be occurring now.

Northeastern University, which borders Parcel 18, has been in partnership with the community throughout the process, but it has been most actively involved since 1974. Northeastern President Kenneth Ryder frequently represented the university at Parcel

Figure 1

Parcel 18, Building Sites and Parcelization



Source: Draft Environmental Impact Report Parcel 18 Development, Boston Redevelopment Authority, March 1989.

Table 1

**Median Incomes and Poverty
Status of Families in Parcel 18
Neighborhoods, 1979 and 1984**
(Number of Families as of March 1980 and Winter 1985)

Year	Median Income (Current Dollars)	Median Income (1984 Dollars)	Poverty Rate (%)	Poverty/ Near Poverty Rate (%) *
1979	\$10,455	\$14,940	29.7	38.4
1984	\$12,080	\$12,080	32.2	41.9

* Near poverty is defined as income less than 125 percent of the poverty line for a particular family size.

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

18+ meetings, Senior Vice President Daniel Roberts, Jr., played an integral part in supporting community interests through its most difficult times from 1975 through 1979, and, since 1979, Director of Community Affairs Joseph Warren and his staff have represented the university.

Consistent with the values articulated by Ryder, the university staff and faculty have been actively involved in the community development process and have provided leadership in planning employment, training, and child care initiatives for neighborhood residents. Equity ownership by minority business enterprises is also supported by university efforts. Since 1986, the MBTA, through the Strategic Planning Project at Northeastern, has funded technical assistance for the Parcel 18+ Task Force initiatives.

Currently, Governor Dukakis, along with Mayor Flynn and Stephen Coyle, director of the Boston Redevelopment Authority (BRA), are providing leadership and commitment to the successful completion of the Parcel 18 economic development project. The governor, assisted by Secretary Salvucci and Alden Raine, director of the Governor's Office of Economic Development, has provided state resources and technical assistance. Coyle's concept of parcel-to-parcel linkage allowed the project to move out of the planning stage into reality and provided the community an opportunity to join in a partnership with the public sector that is unique in the history of public-community partnerships in this country.²

While the Parcel 18 construction project has not yet broken ground, it is well on its way with the recent selection of Columbia Plaza Associates as the minority developer.

The Need for Community Economic Development

The benefits of Boston's recent economic boom have not been enjoyed by all of Boston's neighborhoods, particularly many of the nonwhite neighborhoods that constitute the Parcel 18 area.³ (For a description of the boundaries of this area, see Appendix A.) This can be documented with family income data from the 1980 census and more recent data from the Boston Redevelopment Authority's household survey conducted throughout the city of Boston during the winter of 1985.⁴ Table 1 provides information on the median incomes and the poverty status of families in the Parcel 18 planning area in 1979 and 1984.

At the time of the 1980 census, the median income of families living in the Parcel 18 planning area was slightly below \$10,500 (in 1979 dollars). This median income was 35 percent below the median income for all families in the city (\$16,062) and 50 percent below the median income in the state (\$21,166) during that year.⁵ The incomes of many

Table 2

**Racial and Ethnic Composition of the
Population 18 Years and Older, 1985**
(Weighted Cases = 2,532)

Race	City of Boston	Parcel 18 Area
White	67.6%	4.7%
Black	22.0	84.7
Hispanic	4.3	7.6
Other	6.1	2.9

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA house-hold survey public use tape.

Table 3

**Racial and Ethnic Composition of
Family Heads, 1985**
(Weighted Cases = 726)

Race	City of Boston	Parcel 18 Area
White	61.3%	1.7%
Black	26.9	85.0
Hispanic	6.5	10.0
Other	5.3	3.3

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA house-hold survey public use tape.

families in the Parcel 18 planning area fell below the federal poverty level.⁶ During 1979, approximately 30 percent of the families in the Parcel 18 area would have been classified as poor, and 38 percent would have been classified as poor or near poor, that is, with an income less than 125 percent of the poverty line for their family size.

The estimated 1984 median income of families in the Parcel 18 planning area was \$12,080. This figure was \$2,860, or 19 percent, below the 1979 real median income (in 1984 dollars) of families in the planning area.⁷ The poverty rate of families in the planning area during 1984 was estimated to be 32 percent, and 42 percent of the families would have been classified as near poor. A comparison of the 1979 and 1984 findings on the real incomes and poverty status of families in the Parcel 18 planning area reveals that the growth of jobs in the Boston economy during the period and the declines in unemployment in the city between 1982 and 1984 did not appear to have any appreciable effect on the economic well-being of these families. Real median incomes actually appear to have declined, and the family poverty rate in 1984 was slightly higher than it was at the outset of the decade. These findings are in accord with those for all families in the city of Boston between 1979 and 1984.⁸ The poverty rate among city families is estimated to have increased from 16.7 percent in 1979 to 19–21 percent in 1984, and the real median income of city families appears to have fallen by 8 percent over this period.⁹

Table 4

**Sex Composition of the Population
18 Years and Older, 1985**

(Weighted Cases = 2,551)

Sex	City of Boston	Parcel 18 Area
Male	45.9%	38.1 %
Female	54.1	61.9

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 5

**Sex Composition of Family Heads
18 Years and Older, 1985**

(Weighted Cases = 732)

Sex	City of Boston	Parcel 18 Area
Male	66.5%	42.6%
Female	33.5	57.4

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Given the economic difficulties encountered by many families in the Parcel 18 area, focusing efforts on improving job opportunities, real incomes, and other community benefits appears to be sound social policy. The next section of the article presents information relevant to efforts to promote economic development and job opportunities for residents of the Parcel 18 area. Our analysis focuses on respondents who were eighteen years or older at the time of the spring 1985 BRA survey. Data from that survey were used to generate information on race, sex, age, and educational attainment, labor force and employment status, and earnings, incomes, and poverty status. Key findings are summarized for all persons in the city of Boston and for individuals in the Parcel 18 planning area at the time of the 1985 survey.

**Socioeconomic Data: Race, Sex, Age, and Educational
Attainment**

Tables 2–9 summarize basic information on the demographic and socioeconomic characteristics of the adult population (eighteen years and older) in the Parcel 18 area and, for comparison, in the city of Boston as a whole.¹⁰ The tables are paired, with data in the first of a pair for the adult civilian noninstitutional population and in the second for heads of families. The data are based on a sample, not on a complete count of the population. As the sample size decreases, the estimates tend to have a higher sampling error.

Tables 2 and 3 provide data on the racial and ethnic composition of the adult populations of the Parcel 18 planning area and the city of Boston. The Parcel 18 area contains a large concentration of the city's black population. While only 22 percent of adults in Boston during 1985 were black, almost 85 percent of adults in the Parcel 18 area were black. An additional 8 percent of the population in the Parcel 18 area were Hispanic, compared with

only 4 percent for Boston as a whole. Thus, the adult population of the Parcel 18 area is more than 92 percent black and Hispanic. This percentage increases to 95 percent if analysis is restricted to family heads (Table 3). Less than 2 percent of all family heads in the Parcel 18 area are white, compared with more than 61 percent for the city of Boston.

Data in Tables 4 and 5 indicate the breakdown by sex of the adult population. While women in the city of Boston outnumber males by roughly 54 to 46 percent, this difference is far more extreme in Parcel 18, where females represent more than 62 percent of the adult population. Part of the difference probably results from an undercount of young black men, a phenomenon that traditionally plagues household surveys in poverty neighborhoods of central cities. The differences between the city and the Parcel 18 planning area become more acute when family heads are considered (Table 5). Among heads of families in Boston, males outnumber females by 2 to 1 (66.5 percent versus 33.5 percent). In the Parcel 18 area, however, the majority of families (57 percent) are headed by females, with male spouses absent from the homes. This finding points to the need for family support services, particularly child care availability and affordability, that can improve residents' opportunities to participate in the economic development of Parcel 18. Because of its importance, the issue of child care is addressed more fully in a separate report prepared by the Strategic Planning Project.¹¹

Tables 6 and 7 summarize the age composition of the adult population. Parcel 18's adult population is somewhat older than that of the city of Boston. A smaller percentage of the Parcel 18 population is in the young working age group (eighteen to thirty-four). The city of Boston as a whole has become home to a growing number of young, unmarried individ-

Table 6

**Age Composition of the Population
18 Years and Older, 1985**
(Weighted Cases = 2,553)

Age	City of Boston	Parcel 18 Area
18-34	51.2%	42.0%
35-64	35.4	43.7
65 +	13.5	14.3

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 7

**Age Composition of Family Heads
18 Years and Older, 1985**
(Weighted Cases = 733)

Age	City of Boston	Parcel 18 Area
18-34	30.8%	32.3%
35-64	55.7	56.4
65 +	13.5	11.3

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 8

**Educational Attainment of the
Population 18 Years and Older, 1985**
(Weighted Cases = 2,523)

Years of Education Completed	City of Boston	Parcel 18 Area
0-11	20.7%	41.5%
12 or GED	32.5	34.1
13-15	20.6	16.6
16+	26.1	8.0

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 9

**Educational Attainment of Family Heads
18 Years and Older, 1985**
(Weighted Cases = 723)

Years of Education Completed	City of Boston	Parcel 18 Area
0-11	25.7%	38.3%
12 or GED	36.3	41.7
13-15	17.1	15.0
16+	20.9	5.0

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

uals, many of whom are college educated and have recently migrated to the city.¹² A majority of the city's adult population is under thirty-five years of age, while only 42 percent of the adult population in the Parcel 18 area falls into this group. Approximately four of every nine adults in Parcel 18 are in the thirty-five to sixty-four age category, while only 35 percent of the adults in the entire city fall in this age group.

While Parcel 18's adult population is somewhat older than that in the rest of the city, the age composition of family heads in the two areas is quite similar. A slightly higher percentage of Parcel 18 family heads is younger (eighteen to thirty-four) and fewer households are headed by elderly persons (sixty-five and over). Only one of nine families in the Parcel 18 area is headed by an individual sixty-five years of age or older.

Tables 8 and 9 describe the educational attainment of the adult population of Boston and the Parcel 18 area. Given the accelerated shift to a services-oriented economy in the past decade, with its more intensive use of college-educated workers, formal educational attainment has become a more important determinant of success in the labor markets of the city. Young adults with some postsecondary schooling, especially those with college degrees, have improved their economic position most during the 1980s, while high school dropouts have fared relatively poorly.¹³ The formal educational attainment of Parcel 18

residents, as measured by years of schooling completed, is significantly below the city average. Nearly 42 percent of the adult population in Parcel 18 lack a high school diploma or a general equivalency diploma (GED). The dropout problem among young adults city-wide is only half as large (20.7 percent). The educational deficits of Parcel 18 residents have obvious implications for job access and point to the need for literacy/GED training to prepare residents for the white-collar positions likely to be generated by the economic development of Parcel 18. Almost 47 percent of the Boston adult population have some schooling beyond high school (thirteen or more years), compared with 25 percent in Parcel 18. College graduates are three times more prevalent in the city's adult population than they are in the Parcel 18 planning area (26 percent versus 8 percent).

When analysis is restricted to family heads, the pattern of differences in educational attainment between the city and Parcel 18 is similar to the pattern for all adults. Nearly four of every ten family heads in Parcel 18 lack a high school diploma or GED, and only one of five has completed some schooling beyond high school. Family heads with a four-year college degree are four times more prevalent in the city than in Parcel 18 (21 percent versus 5 percent).

Altogether, the socioeconomic data for Parcel 18 describe an area of the city that is predominantly minority, with blacks accounting for five of every six adult residents and with an above-average concentration of female-headed families. Parcel 18's adult population is somewhat older than that in the rest of the city, and the educational attainment of residents is considerably lower. The Parcel 18 area in the aggregate has not yet benefited substantially from the economic growth experienced by other parts of Boston. It is also unlikely to benefit without considerable public and private investments in both new business firms and the human capital of the existing resident population. The labor force participation, employment, and earnings data in the next section confirm this conclusion.

Labor Force Participation and Unemployment Problems of Parcel 18 Residents

Tables 10 and 11 present data on participation in the civilian labor force and on unemployment rates at the time of the 1985 BRA survey. Comparisons are made between the entire adult population and family heads in the city of Boston and Parcel 18. The percentage of the adult population participating in the labor force (either working or actively looking for work) is smaller in Parcel 18 than in the city overall (63 percent versus 67 percent). The unemployment rate among Parcel 18 adults (11.2 percent) is more than twice that in the city (4.9 percent). The relatively high unemployment rate among adults in Parcel 18 may help explain the somewhat lower labor force participation rate. Higher unemployment can discourage adults, particularly those with limited formal schooling and work experience, from actively seeking work.¹⁴

The comparative labor force and unemployment position of Parcel 18 residents improves somewhat when only family heads are considered (Table 11). The labor force participation rate of family heads in both the city and Parcel 18 is higher than that of all adults. The difference is particularly striking in Parcel 18, where the labor force participation rate among family heads exceeds that for family heads in Boston. The unemployment rate of Parcel 18 adult family heads substantially exceeds the unemployment rate for all family heads in the city of Boston (9.8 percent versus 5.7 percent). Nearly one of every ten family heads in Parcel 18 who were in the labor force at the time of the 1985 BRA survey experienced an unemployment problem. Given that unemployment rates of

Table 10

Percent of Persons 18 Years and Older in the Civilian Labor Force and Percent of the Labor Force Unemployed at the Time of the 1985 BRA Survey

(Weighted Cases = 2,506)

	City of Boston	Parcel 18 Area
Percent in the civilian labor force	67.4	62.9
Unemployment rate (%)	4.9	11.2

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 11

Percent of Family Heads 18 Years and Older in the Labor Force and Percent of the Labor Force Unemployed at the Time of the 1985 BRA Survey

(Weighted Cases = 715)

	City of Boston	Parcel 18 Area
Percent in the labor force	68.7	73.2
Unemployment rate (%)	5.7	9.8

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

family heads tend to vary inversely with years of schooling, such a pattern is not surprising. Family heads with limited formal schooling are more likely to experience unemployment problems, holding all other background factors constant.

Earnings, Incomes, and Poverty Rates

Data on the labor force behavior and unemployment status of Parcel 18 residents do not indicate by themselves how well residents and their families are faring economically. Being employed increases the likelihood of escaping poverty, but it does not guarantee it.¹⁵ Approximately 30 percent of the heads of poor families in Massachusetts have been employed at some time in recent years.¹⁶

Tables 12–15 contain data on the 1984 incomes from wages and salaries for residents of Boston and of Parcel 18. Other sources of income, including property income, unemployment compensation, public assistance payments, and Social Security benefits, are excluded from the data. Thus, the figures give a measure of the ability of residents to support themselves from earnings in the labor market.

More than one-third of all adults in Parcel 18 reported no wage and salary income during calendar year 1984 (Table 12). Approximately another third earned up to \$10,000.

Table 12

**Percent Distribution of the Population
18 Years and Older by 1984 Annual Wage
and Salary Incomes of All Persons**
(Weighted Cases = 2,309)

Income Range	City of Boston	Parcel 18 Area
\$0	29.8	34.1
\$1–6,999	20.7	22.4
\$7,000–9,999	7.3	8.8
\$10,000–14,999	11.9	15.3
\$15,000–19,999	10.4	8.8
\$20,000–24,999	7.4	6.5
\$25,000+	12.4	4.1

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA house-
hold survey public use tape.

Table 13

**Estimated 1984 Median Wage and Salary
Incomes of Boston Residents
18 Years and Older, by Earnings Status**
(Weighted Cases = 2,309)

	City of Boston	Parcel 18 Area
All persons	\$ 6,820	\$ 5,000
Persons with some earnings	\$12,950	\$10,500

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA house-
hold survey public use tape.

Only one of ten Parcel 18 residents reported earnings of \$20,000 or more. The median earnings for all adults in Parcel 18 were only \$5,000. If we consider only residents with some positive earnings during 1984, the median earnings more than double to \$10,500. Both medians are approximately 25 percent below those in the city of Boston (see Table 13).

The major difference between the distributions of earnings of adults in Parcel 18 and in Boston is related to the far lower share of Parcel 18 residents with earnings of \$20,000 or more. In Boston, approximately one of five adults earned \$20,000 or more during 1984; however, only one of ten adults in Parcel 18 was able to do so. Most city residents achieving these higher earnings were college graduates. The sharply lower share of Parcel 18 residents with some postsecondary schooling is a major factor limiting their earnings potential. Linkage monies made available to the community by developers of Parcel 18 might be used to support postsecondary education and training for higher-level administrative support, technical, and management positions that are likely to be generated by firms locating in the Parcel 18 area.

As expected, family heads in Parcel 18 were more likely than all adults to earn an income from wages and salaries and to experience higher median earnings when they did work (Tables 14 and 15). Still, nearly three of ten family heads in Parcel 18 reported no wage and salary earnings during 1984, and another 25 percent earned less than \$7,000. The median wage and salary income of all family heads (including those with no earnings)

Table 14

**Percent Distribution of Family Heads by
1984 Annual Wage and Salary Incomes**

(Weighted Cases = 662)

Income Range	City of Boston	Parcel 18 Area
\$0	29.7	29.0
\$1–6,999	13.9	24.2
\$7,000–9,999	7.6	8.1
\$10,000–14,999	10.3	22.6
\$15,000–19,999	10.9	6.5
\$20,000–24,999	9.5	6.5
\$25,000 +	18.1	3.1

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 15

**Estimated 1984 Median Wage and Salary
Incomes of Boston Family Heads,
by Earnings Status**

(Weighted Cases = 662)

	City of Boston	Parcel 18 Area
All family heads	\$ 9,531	\$ 7,333
Family heads with some earnings	\$15,902	\$11,250

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

was only \$7,333, while family heads with some earnings achieved median earnings of \$11,250. This last median earnings figure was 30 percent below the median wage and salary earnings of all family heads in the city during 1984.¹⁷

Given the high percentage (29 percent) of Parcel 18 family heads reporting no earnings during 1984, the relatively low median earnings of family heads with an income, and the high proportion of families headed by a woman, we would expect many families in Parcel 18 to experience severe income inadequacy. To examine this issue we have analyzed family income data generated by the BRA household survey.

Table 16 presents data on total incomes of families in the city of Boston and the Parcel 18 planning area. The table indicates the percentage of families receiving various amounts of income during 1984, including all forms of property income and public assistance payments.

During 1984, nearly 36 percent of Parcel 18 families reported a total income under \$7,000, and 61 percent had an income under \$15,000. The estimated median income for all Parcel 18 families was slightly under \$12,000, well below the \$21,000 median for all families in the city. Clearly, the typical Parcel 18 family is substantially disadvantaged compared with the typical city family, achieving a median income of only 38 percent of the median income of all families in the state during that year.¹⁸

To determine how well Parcel 18 families succeeded in escaping problems of poverty and near poverty, we converted the family income data into their poverty level equivalents using the federal government's definitions of poverty income threshold. (See Appendix B

Table 16

**Percent Distribution of Families
by 1984 Total Annual Income**
(Weighted Cases = 621)

Income Range	City of Boston	Parcel 18 Area
\$0-6,999	18.1	35.8
\$7,000-9,999	7.5	7.2
\$10,000-14,999	13.0	17.8
\$15,000-19,999	9.1	7.1
\$20,000-24,999	10.0	10.7
\$25,000 +	42.4	21.5
Estimated median	\$21,000	\$11,950

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

Table 17

**Percent Distribution of Families
by Poverty Status, 1984**
(Weighted Cases = 621)

Poverty Status*	City of Boston	Parcel 18 Area
Neither poor nor near poor	75.9	59.0
Near poor	5.1	9.0
Poor	19.0	32.0

* See Appendix B for definitions of poverty status.

Sources: 1980 census STF public use tape for the state of Massachusetts; 1985 BRA household survey public use tape.

for a review of our methodology.) Table 17 provides data on the poverty and near poverty status of families in the city of Boston and Parcel 18 during 1984. As all of the preceding socioeconomic, labor force, earnings, and income data would suggest, a larger percentage of Parcel 18 families are in poverty than in the city as a whole (32 percent versus 19 percent). In Parcel 18, 41 percent of the families are poor or near poor. The comparable figure for the city overall was 24 percent. Statewide, approximately only 7 percent of all families were poor during 1984. Thus, the family poverty rate in Parcel 18 was more than 4.5 times higher than that for the state as a whole. The state's family poverty problem has become more concentrated in central city neighborhoods, including many of the census tracts in the Parcel 18 planning area.¹⁹

Conclusion

Our review of empirical findings on the employment, earnings, and incomes of Parcel 18 adult residents and their families in the 1980s indicates dramatically that adults and families in the area are at a severe absolute and relative economic disadvantage. Poverty is far more prevalent, annual incomes and earnings are substantially lower, and unemployment rates are sharply higher than for the city as a whole. The comparisons become far bleaker when Parcel 18 figures are compared with statewide averages. It is clearly desirable that

the city and the state, in partnership with community leaders and representatives, improve the likelihood that future financial benefits of Boston's economic revival reach this part of the city.

Our review of the demographic and socioeconomic backgrounds of Parcel 18 residents also revealed that this objective may not be very easy to accomplish in the absence of coordinated public and private actions to boost the educational competency and job preparedness of many unemployed, underemployed, and disadvantaged residents. A somewhat older, less educated adult population lives in the Parcel 18 area than in the city. As a result, specific programs to educate, train, and match Parcel 18 residents to developing job opportunities will be critical to the success of development efforts. Given the predominance of female-headed families with young children in the Parcel 18 area, adequate provision of child care and family support services is vitally important to increase employment and income opportunities for area residents.

The planning activities undertaken by the Parcel 18+ Task Force to provide specific guidelines for employment, training, and support services related to Parcel 18 development, combined with linkage monies generated by developers, have the potential for substantially improving the community's economic and social benefits from future development. To be successful, however, the planning activities must include not only guidelines and program initiatives but also coordination among the various public and private agencies and community groups. Within this mix, community participation remains a critical component for success. 🐼

Appendix A

Definition of the Parcel 18 Planning Area

The Parcel 18 planning area is defined to coincide with the geographic boundaries of twenty specific census tracts. These tracts are located largely in the BRA Neighborhood Planning Districts of the South End and Roxbury. The Parcel 18 area was defined somewhat broadly to ensure a sufficient number of observations from the 1985 BRA household survey, which did not sample from all tracts in the city. More geographically restrictive definitions of the Parcel 18 area proved unsatisfactory.

The numbers of the specific census tracts included in the Parcel 18 area are the following: 708, 709, 801, 802, 803, 804, 805, 806, 807, 808, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821.

Appendix B

**Methodology Used to Generate Estimates of
Poverty Among Families in the City of Boston and the
Parcel 18 Planning Area**

Our estimates of poverty among families in the city of Boston during 1984 were based as closely as possible on the federal government's definition of poverty. The BRA household survey did not ask families to provide exact dollar estimates of their total income in the preceding calendar year. Instead, families' reported incomes were classified into one of twenty income categories, whose values are presented in Table B-1. The lowest income category (category 1) contained those families with a reported total income under \$2,000, and the highest income category (category 20) contained those families with an income over \$50,000. Those not willing to report an income were assigned a missing value code of 99. Of the 744 families for whom interviews were completed, family income data were not available for 114, or 15.3 percent of all families interviewed.

The poverty income thresholds of the federal government are defined in specific absolute dollar terms rather than in a range. To determine the poverty status of a family, we matched the BRA income categories with the federal government's poverty thresholds. Our assigned matches are summarized in Table B-2. In most instances, the matches are quite close. To avoid biasing the findings in any one direction, we allowed the maximum BRA income category to fall slightly below the poverty threshold for some family sizes and slightly above the poverty threshold for other family sizes. For example, the poverty threshold for a family of two was \$6,762. Our definition of poverty for families of two consists of all families that reported incomes below \$7,000. The poverty threshold for a family of four was \$10,609. Our definition of poverty for families containing four persons includes all such families reporting an income less than \$10,000. A careful examination of the remaining matches will reveal that they are in close accord with each other.

Table B-1

**BRA Family Income Categories Used to Record
Respondents' Estimated Family Incomes**

Family Income Category	Income Range
1	Under \$2,000
2	\$ 2,000–2,999
3	3,000–3,999
4	4,000–4,999
5	5,000–5,999
6	6,000–6,999
7	7,000–7,999
8	8,000–8,999
9	9,000–9,999
10	10,000–12,499
11	12,500–14,999
12	15,000–17,499
13	17,500–19,999
14	20,000–24,999
15	25,000–29,999
16	30,000–34,999
17	35,000–39,999
18	40,000–44,999
19	45,000–49,999
20	50,000 +
99	Not reported

Table B-2

**BRA Family Income Categories Used to Determine the Poverty
Status of Families in Boston, Spring 1985**

Size of Family	BRA Income Categories	Federal Government Poverty Threshold
2 persons	\$0-699	\$ 6,762
3 persons	0-899	8,277
4 persons	0-999	10,609
5 persons	0-12,499	12,566
6 persons	0-14,999	14,207
7 persons	0-14,999	16,096
8 persons	0-17,499	17,961
9 or more persons	0-19,999	21,247

Notes

1. For a review of highway development debates in the state during the early 1970s, see Martha Wagner Weinberg, "The Department of Public Works," in *Managing the State* (Cambridge: MIT Press, 1977).
2. For a brief overview of the developments leading to the city's parcel-to-parcel linkage program and its application to the Parcel 18 project, see Fred Martin, "Cashing in on the Beantown Boom," *Black Enterprise* (February 1988): 143–48.
3. For purposes of our analysis, the Parcel 18 planning area was defined in accordance with geographic boundaries of a number of specific census tracts. A listing of these tracts appears in Appendix A. These tracts are located largely in the BRA Neighborhood Planning Districts of the South End and Roxbury.
4. The 1985 household survey was conducted by the Center for Survey Research of the University of Massachusetts at Boston; it involved interviews with a representative sample of more than 1,400 households throughout the city. For a review of the specific nature of the questions contained on the BRA survey questionnaire, see Center for Survey Research, University of Massachusetts at Boston, *Boston Neighborhoods, March–April 1985* (1985). An overview of the design features of the survey can be found in Margaret O'Brien, "Demographic Trends in Boston: Some Implications for Municipal Services," *New England Journal of Public Policy* 2, no. 2 (Summer/Fall 1986): 75–90, and Sara Wermiel, *Boston's Poor, 1984* (Boston: Boston Redevelopment Authority, Policy Development and Research Department, April 1987).
5. The 1980 estimates are based on census long-form questionnaires completed by approximately one of six families living in census tracts making up the Parcel 18 planning area. Nearly 2,000 families in the planning area would have completed such questionnaires. In contrast, only 740 families in the entire city were interviewed during the 1985 BRA survey, including fewer than 100 families in the Parcel 18 area. Given the substantially smaller sample size for the 1985 survey, the estimates of family income and poverty rates for this year have a much greater sampling error associated with them. For a review of the contents of the long-form questionnaire, see U.S. Bureau of the Census, *Public Use Microdata Samples: Technical Documentation* (Washington, DC: U.S. Government Printing Office, 1982).
6. The federal poverty thresholds vary by size of family. The 1979 weighted poverty income threshold for a family of two was \$4,723, and for a family of four \$7,412. See U.S. Bureau of the Census, *General Social and Economic Characteristics: Massachusetts*, PC80-1-C23, (Washington, DC: U.S. Government Printing Office, 1982), B-22–B-23.
7. The consumer price index for all urban consumers (CPI-U) for the Boston metropolitan area was used to convert 1979 money incomes into their 1984 dollar equivalents. Between 1979 and 1984, the CPI-U rose by nearly 43 percent in the Boston Standard Metropolitan Statistical Area (SMSA). U.S. Bureau of Labor Statistics, Boston Region, "The Consumer Price Index for the Boston Area," unpublished information sheet, 1987.
8. For a fairly comprehensive review of family poverty developments in the city and state during the first half of the 1980s, see Andrew Sum, Paul Harrington, Neal Fogg, and William Goedicke, *Family Poverty in the New Boston Economy*, report prepared for the Massachusetts Executive Office of Economic Affairs, Boston, 1987.
9. For a review of household and family income developments in the city of Boston over this period, see Margaret O'Brien, "Demographic Trends in Boston."
10. It should be noted that the BRA household survey did not include interviews with residents of institutions (correctional institutions, nursing homes, and hospitals) or with students living in college dormitories. Thus, the civilian noninstitutional population estimates exclude dormitory residents.

11. See Andrew Sum and Daryl Hellman, *Employment Rates, Child Care Arrangements, and Job Desires of Mothers with Children Under 14 Years of Age, City of Boston and Parcel 18 Area, Spring 1985*, Strategic Planning Project, Northeastern University, April 1987.
12. For a review of the growing importance of these migrants, their demographic composition, and their views on life in Boston, see Jonathan Kaufman, "The Return of the American City," *Boston Sunday Globe*, 24 January 1988, 1, 22–23; Peter J. Howe, "New Newcomers Give Less of Themselves," *Boston Globe*, 26 January 1988, 1, 14–15; and Irene Sege, "Newcomers to Boston Like Quality of Life, Fear Quality of Schools," *Boston Globe*, 3 January 1988, 1, 32.
13. See Andrew Sum and Neal Fogg, *Formal Educational Attainment and the Employment, Earnings, and Poverty Experiences of Young Adults in the New Boston Economy*, paper prepared for the ABCD Conference on Access and Excellence, Boston, 1987.
14. In the jargon of labor market economists, the discouraged are those persons who would like to be working at the present time but are not actively seeking work because they believe either that no jobs are available or that they would not be hired because of their age, limited schooling, or experience. Adult women and young adults (age eighteen to twenty-four) of both sexes dominate the ranks of discouraged workers throughout the nation. For a review of the evidence on this issue, see T. Aldrich Finegan, *The Measurement, Behavior, and Classification of Discouraged Workers*, National Commission on Employment and Unemployment Statistics, Background Paper No. 12 (Washington, DC: U.S. Government Printing Office, June 1978).
15. The number of working poor in the United States during the 1980s has increased sharply. During 1985, there were 9.1 million working poor in the United States. See Sar A. Levitan and Isaac Shapiro, *Working but Poor: America's Contradiction* (Baltimore: Johns Hopkins University Press, 1987).
16. At mid-decade, 25 percent of all poor family heads in Massachusetts were employed, as were nearly 30 percent of all poor family heads in the city of Boston. See Andrew Sum, Paul Harrington, Neal Fogg, and William Goedicke, *Family Poverty in the New Boston Economy*, 6–7.
17. The estimated median wage and salary income of all family heads in the city is probably biased downward as a result of a higher rate of nonreporting by family heads in the more affluent neighborhoods of the city. Only 2 percent of the family heads in the Parcel 18 planning area were unwilling to identify the level of their wage and salary earnings during 1984. In contrast, 10 percent of all family heads in the city failed to identify their wage and salary earnings.
18. See Andrew Sum, Paul Harrington, and Neal Fogg, "The Welfare Impact of Full Employment: Massachusetts in the 1980s," *Thrust: The Journal for Employment and Training Professionals* 1 and 2 (1986): 23–48.
19. Similar development appears to have occurred in many large central cities throughout the nation during the past fifteen years. See James Julius Wilson, *The Truly Disadvantaged* (Chicago: University of Chicago Press, 1987).

Shaun O'Connell

Among the works discussed in this essay:

Firebird, by James Carroll. 448 pages. E. P. Dutton, 1989. \$18.95.

Where I'm Calling From: New and Selected Stories, by Raymond Carver. 393 pages. The Atlantic Monthly Press, 1988. \$19.95.

Paris Trout, by Pete Dexter. 306 pages. Random House, 1988. \$17.95.

Selected Stories, by Andre Dubus. 476 pages. David R. Godine, Publisher, 1988. \$22.50.

Jack Gance, by Ward Just. 279 pages. Houghton Mifflin Company, 1988. \$17.95.

A Writer's America: Landscape in Literature, by Alfred Kazin. 240 pages.

Alfred A. Knopf, 1988. \$24.95.

Spence + Lila, by Bobbie Ann Mason. 176 pages. Harper & Row, 1988. \$12.95.

A Bright Shining Lie: John Paul Vann and America in Vietnam, by Neil Sheehan.

861 pages. Random House, 1988. \$24.95.

Breathing Lessons, by Anne Tyler. 327 pages. Alfred A. Knopf, 1988. \$18.95.

Given the terrors of our time, it comes as no surprise to be told that “most postwar novels search for a vantage point from which life will not appear so irremediably painful.”¹ Many recent American novelists respond to our age of anxiety by designing useful fictions that confront the shock of the new and provide myths of qualified redemption. The fate of a troubled republic is at issue in several stories of representative American men and women discussed here. While our politicians offer balloons and blarney, some of our writers tell us not only the way we live now but also how we might survive.

Late 1988 was a worrisome time. The presidential election had been marked by fatuity and frivolity. “This election isn’t about ideology; it’s about competence,” said Michael Dukakis, whose campaign demonstrated neither.² Addressing the Economic Club of Chicago before election day, George Bush, whose campaign was marked by demagoguery and flag-waving slogans, demonstrated his range of rhetoric and reasoning when he said, “Let’s cut through the demagoguery. America is No. 1.”³ After the fall election, Americans commemorated the twenty-fifth anniversary of the assassination of John F. Kennedy with that special passion we reserve for lost hope and glory. Again and again the film of the assassination ran, in blurry colors, on our television screens: a buoyant president sitting in an open convertible beside his beautiful wife, waving at adoring fans, in Dallas,

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at high noon. Then, suddenly, everything changed, utterly. At Kennedy's death, like Hopkins's Margaret, in his poem "Spring and Fall," we began by grieving over Golden-grove (or Camelot) and learned that it was something in ourselves that was left behind in Dallas, or wherever we were, on November 22, 1963.

It is the blight man was born for,
It is Margaret you mourn for.⁴

John Kenneth Galbraith wanted to say nothing in mourning, but only to recall Jack Kennedy's wit and warmth. Galbraith appeared on *The Ten O'Clock News* on WGBH-TV in Boston on the eve of the twenty-fifth anniversary of the assassination to talk about Kennedy with Chris Lydon, the program's host. Lydon wondered what Kennedy would be reading if he were alive today. Galbraith thought that Kennedy would have been interested in Neil Sheehan's *A Bright Shining Lie*. Galbraith thought Sheehan's book would have made Kennedy reflect on the mistakes he had made in allowing American troops to become involved in Vietnam.

There was, then, no escape from recrimination, no release from an abiding sense of loss and regret. Even Galbraith's imaginary John F. Kennedy — at age seventy-one he would be more tempered and reflective — would be destined, as are we, to remember what might have been, if all had not gone wrong. Wordsworth named our states of mind and heart:

Whither is fled the visionary gleam?
Where is it now, the glory and the dream?⁵

Our novelists have served us better than our politicians in clarifying our condition. George Bush told us to "read my lips" and to look for "a thousand points of light"; Michael Dukakis repeated slogans: "Good jobs at good wages" and "I'm on your side." Our novelists would not have had to go far to offer more compelling messages on the state of the nation, but they did. The novelists describe Americans — in political, professional, and private lives — who are wiser and more resilient than our patronizing presidential candidates imagined. These novelists — and Neil Sheehan, a reporter who, paradoxically, appropriates the devices of fiction to authenticate his work — portray, with amazing energy and inventiveness, how Americans bear up under siege.

Jack Gance by Ward Just and *Firebird* by James Carroll are political parables. In each novel, a bright, idealistic young man from America's heartland — each novel's hero is caught up and swept away by enthusiasm for public service during the Kennedy years — comes to learn of a secret government that really runs things in America. Though Just deals with Chicago's political machine and Carroll with Washington's FBI, both novels are reinforced by the cynicism of the Iran-Contra scandal, which demonstrated that a group of fanatical patriots in the National Security Council conducted foreign policy without regard either to the law or to Congress and, we are asked to believe, without the knowledge of the president or vice president. Just and Carroll extend our political suspicions back in time and outward to other governmental areas, validating our political paranoia. *Jack Gance* and *Firebird*: two fine examples of muckraking fiction.

"By a political novel I mean a novel in which political ideas play a dominant role or in which the political milieu is the dominant setting," writes Irving Howe in *Politics and the Novel*.⁶ By those criteria, both *Jack Gance* and *Firebird* qualify. Further, they illustrate

another of Howe's requirements, that political fiction be about "the *idea* of society, as distinct from the mere unquestioned workings of society."⁷ Just and Carroll design plots to enmesh their wide-eyed lads in illegal machinations so that these young men from the provinces might come of age, shed their simple patriotic innocence, and wise up to the ways of the world. An idea of a society in crisis is present in both works. The image of America that emerges from these fictions is tarnished and fragile.

At the conclusion of *Jack Gance*, the title character has become a U.S. senator from Illinois. At the request of a political backer, he speaks to a group of prep school seniors from Chicago's North Shore in his Capitol Hill offices. He tells these young Americans, with some editing, how government works; then he invites them to consider "a career in government, public service."⁸ Jack has come a long way from Chicago's Near North Side to Washington and he wants these students to learn some of the lessons he so painfully learned. "The essence of public life was compromise," lectures Jack.⁹ *Loyalty* was the single most important character requirement, the essential trait for success. However, he would rather not tell these students that loyalty, Chicago and Washington style, is to be exacted at the price of one's character. Washington "was a great city, always giving more than it received," says Senator Gance. "It gave and gave and gave and gave and expected nothing in return but loyalty."¹⁰ These closing words of *Jack Gance* reveal the novel to be a study of the making of a political hack, a selling out by a promising young man who learns that he must go along to get along, the insider's credo.

Jack's father had stood alone against Chicago's machine pols and he was crushed: convicted and sent to prison for tax evasion. Chicago Mayor Ed Kelly "said that Chicago was a place where bulls and foxes dine very well, but lambs end up head down on the hook."¹¹ The Chicago lesson, then, finally learned by Jack Gance: don't be a lamb. Compromise! Deal! Be loyal! Survive!

Jack starts out as a midwestern Billy Budd, an innocent seeking a noose, but he learns his lessons by being both coaxed and slapped around. In the 1950s, a young German woman who survived World War II tells him of horrors that transcend his capacity to imagine; when she dies in an absurdist auto accident, Jack begins to believe in her version of the world. "I had come to see Chicago in a new way, as a dark and dangerous city, a city of killer nightmares no less than Berlin. Its furious commercial spirit produced a kind of moral vertigo; and I had to figure that out for myself."¹² When Jack goes to work for a Daley machine hack, doing secret polling just before the Kennedy election (an election in which the Chicago vote count played a suspicious part), he learns confidentiality — how to speak under his arm, as the wise guys say on the street — and, of course, he learns *loyalty*. No outsider like his father, Jack becomes one of the boys.

Ward Just is excellent on the determining character of place, particularly Chicago. Chicago, that enclosed, self-referential city. Chicago, that somber city, previously owned by tough-guy novelist James T. Farrell and reality-instructor novelist Saul Bellow, here treated by Ward Just with the political savvy and insider trading of columnist Mike Royko. Indeed, Chicago — what it is and what it teaches — is the real hero of the novel. The machine hack's version of Chicago is a local wisdom that Jack Gance adopts: "a city of plenty. . . . No one was excluded, except for the sons of bitches who refused to contribute, who wanted a free ride. . . . The hell with them."¹³ The world is divided between honest grafters, as Tammany's George Washington Plunkitt would say, and fools.¹⁴

Jack Gance, then, is a young man on the make who is willing to pay the price. He is on a prosaic quest for mastery of the quotidian, not a man in search of beauty and truth. "I was

interested in what was ordinary and true, not what was splendid and virtuous.”¹⁵ The triumph and the tragedy of his life is that Jack Gance gets exactly what he wishes.

Ward Just writes in a summary, analytical, associative style, seldom scenic or poetic, a forward-thrusting prose designed to propel Jack Gance through four decades of sex and politics: the 1940s–1980s. The novel’s narrator stresses meaning more than scene. Occasionally a style of hyperbole overtakes the novel, as though Just wishes to simulate in language the great moment and purpose of American political events and power centers. Just’s Washington, for example, in 1961, is “a regent culture, . . . part clubhouse, part Park Avenue, with the dizzier aspects of Mayfair and Harvard Yard thrown in.” Washington, that Forbidden City under Eisenhower, a city then liberated by Kennedy, a city here hyped by Just.¹⁶ Perhaps too often this portentous style is in complicity with Jack Gance’s inflated sense of his own importance.

Though *Jack Gance* has the structure of moral satire, the hero’s education in the ways of the world goes far in justifying his code of compromise. That is, Just’s plot — narrative as vision — conspires to confirm Jack Gance’s cynical vision. Though we certainly know better than those prep school seniors who listen with rapt attention to the pious musings of a U.S. senator, we are also persuaded of the truth in Jack Gance’s sermonette on the need for compromise and loyalty in public life. That, as they say, is how the system works. We hang out together or we hang separately; one hand washes the other; give a little and take a lot — that’s the way things are, so get smart or get lost! In holding out no other option, Just’s novel goes too far in justifying the life of a man who lacks a moral center. However, it also goes far in explaining America’s amoral political climate. In *Jack Gance* Ward Just writes the most convincing novel of hard-nosed, pig-butchered Chicago — its class and political structures, its territorial distinctions, its smug provincialities, and its leg-breaker codes — since Dreiser’s *The Titan*.

James Carroll’s *Firebird* also presents a callow, midwestern innocent who is agog in the Oz of Washington. In 1949 Chris Malone arrives by train from Kansas City as though he has fallen into a dream world. Crossing the Potomac River, glimpsing the Capitol, he realizes that “Washington had always been a dream city to him, and even now he had images of its monuments, plazas and statues vividly in mind.”¹⁷

Like Jack Gance, Chris Malone will wake from his dream to discover, behind Washington’s glittering facades, a secret government: labyrinthine, conspiratorial, paranoid, exacting in its demands of loyalty, vicious when crossed. Like Gance, Malone will be educated, smartened up to the hard ways of the world, ways of compromise not covered in high school civics texts. He too will be instructed by a sexy European woman, with whom he falls in love, another young survivor of the horrors of World War II. Gance is taught hard-nosed lessons by the Chicago political machine; Malone is taught what’s what by the Bureau: J. Edgar Hoover’s FBI. Gance buys into the system, but Malone opts out. Either way, Ward Just and James Carroll offer parables that confirm our suspicions about government’s manipulations of our lives. By setting their works in the recent past, they are saying that the Watergate cover-up and the Iran-Contra conspiracy are nothing new.

In *Firebird* young agent Malone is called in from the field because of his special skill — safecracking, learned from his father — so he might break into the Soviet mission’s code room in Washington to copy the Soviet codebook. The FBI thinks the codebook will reveal the name of the spy who sent America’s A-bomb secrets to the Russians. When Malone claws his way up an elevator shaft and sweats his way through heating ducts to

enter the Soviet code room, only to find the safe wide open, he realizes that he is not in Kansas anymore.¹⁸

The first half of *Firebird* — up to Malone's discovery of that open safe door — is a parable of patriotic purpose. But the second half of Carroll's novel is nothing less than a marvelously constructed tale of multiple conspiracies that bring Malone and the reader face to face with America's enemy within: *not* the Red Menace, but our obsessive commitment to the specter of threat from the Evil Empire, a self-serving, simplistic myth that corrupts American democracy.

Malone becomes aware of the melodramatic morality play that constitutes ordinary life in Hoover's black-and-white world. Malone, investigating the alleged Rosenberg conspiracy, finally finds a deeper, darker treachery at the heart of all that matters to him.

Firebird opens a door into the dark side of the American dream for Chris Malone and for the reader, because we too are carried along on his climb up that embassy elevator shaft, his plunge into a torrid romance with a mysterious Russian woman, his leap from easy faith in the sanctity of the FBI, his fall from grace in Hoover's Bureau, and, finally, his development of moral and political consciousness. *Firebird*, then, is a novel of intrigue driven by James Carroll's skill as a storyteller, his political savvy, and his exemplary moral passion.

Ward Just and James Carroll, it might be said, are also novelists who suffer from post-Vietnam stress syndrome. That is, they have not put aside — as urged repeatedly by Ronald Reagan, George Will, and others on the political right — the sense of moral outrage and abiding suspicion engendered by that undeclared war. Indeed, Just and Carroll demonstrate that the lies we heard during the Vietnam years — all those lights at the end of all those tunnels — had their source in post-World War II politics and patriotism. The representative men of Just and Carroll, those bright and naive young men who came East, following the tracks of Scott Fitzgerald's romantic lads and lasses of another day, experience a shock of recognition that teaches them, to paraphrase Thoreau, that the world is wider than their former romantic views of it. In following the coming of age of these young men, Just's and Carroll's readers also see anew their Republic and ask for what it stands.

As novelists look away from urban hot spots and power centers, the stories they tell become less frenzied; their heroes and heroines turn out to be ordinary Americans — not shakers and breakers, not plotters and pols, but plain folks who try to get along, to make ends meet. Two of our best novelists construe their latest fictions in just that pattern: Anne Tyler and Bobbie Ann Mason tell tales of aging and elderly couples who are trying to get from here to there, people who are attempting to figure out what their journeys mean.¹⁹ Tyler's *Breathing Lessons* is strung along the plot line of an elderly couple's trip — from Baltimore to Deer Lick, Pennsylvania, and back — to and from a funeral. Mason's *Spence + Lila* is framed by a drive through western Kentucky — from a farm to a hospital in Paducah and back — during which an aging couple and their family face up to death and loss. Such stories might seem undramatic and dour, but each of these novels is filled with intensity, humor, and hope. They stand as redemptive myths.

In *Breathing Lessons*, Maggie and Ira Moran are on the road to attend the funeral of Max, a man who had been long married to Maggie's friend of forty-two years Serena. Ira — long-suffering, caustic, withdrawn — does not want to go, but Maggie — a bit of a ditz, big-hearted, chatty — is on a mission, as Ira suspects. He knows Maggie is “not a

straight-line kind of person.”²⁰ Ira believes in hard evidence, but Maggie believes in luck, good and bad. She hopes to get lucky on her way back from the funeral by stopping off to visit their daughter-in-law, Fiona, who is estranged from their feckless son, Jesse. Maggie, an incorrigible matchmaker, schemes, on a day of loss and remembrance, to patch up her son’s marriage.

At issue in *Breathing Lessons*, not a straight-line kind of fiction, are contending visions of life: those held by Ira and by Maggie. Ira has an eye for life’s limitations, while Maggie has a heart full of hope for life’s possibilities. They hold each other responsible for how Jesse turned out. “Maggie blamed Ira; he was too harsh. Ira blamed Maggie; she was too soft.”²¹ Ira is a disappointed man; he had wanted to be a doctor but he has had to spend his life taking care of his family: his invalid father, his shut-in sisters, his unrealistic wife, and his disappointing children. Now he wants to cut his losses, let go of all the ties that bind, except for Maggie. When Maggie insists on helping a stalled motorist, “Ira wondered why Maggie always had to be inviting other people into their lives. She didn’t feel a mere husband was enough, he suspected.”²² But Maggie is on a quest to bring back precious things she is losing. Her best friend’s husband is dead. Their distant daughter, Daisy, will be off to college the next day. Jesse has lost his wife, Fiona, and child, Leroy, and has moved out of their house. “I feel like we’re just flying apart! All my friends and relatives just flying off from me like the . . . expanding universe of something!”²³ Maggie is determined to seize the day, to restore her family, to reverse universal patterns of dispersal.

This, then, is Tyler territory: the tatty streets of Baltimore, a lower-middle-class America symbolized by a nursing home, where Maggie works, and a picture framing store, which Ira runs. These are disappointed lives lived inland, across the tracks, far from the glitzy world of Baltimore’s Harborplace. This is not the America of disposable properties and people; here relationships endure, whatever they cost. Ira is struck by the truth in Jesse’s description of his parents’ marriage as the “same old song and dance.”

Same old arguments, same recriminations. The same jokes and affectionate passwords, yes, and abiding loyalty and gestures of support and consolations no one else knew how to offer; but also the same old resentments dragged up year after year, with nothing ever totally forgotten.²⁴

Maggie had believed that marriage would transform her life. It did not, but she still seeks transformation. Will Tyler’s world confirm or deny such hope?

Tyler’s talent allows her to see things convincingly from both Ira’s and Maggie’s vantage points. (Her previous novel, *The Accidental Tourist*, also focused on a dour man and an off-the-wall woman whose courage and charm granted him “a sudden view of his life as rich and full and astonishing.”²⁵ In *Breathing Lessons*, Ira will not be so easily convinced.) Seen from Ira’s angle, their circular journey accomplishes nothing. He and Maggie bicker throughout the trip; Maggie’s friend Serena gets angry at them at the reception following the funeral; Fiona and Jesse remain apart. But seen from Maggie’s view, the trip is worth the trouble, for she sings at the funeral, just as she did at the wedding of Serena and Max. She also entices Fiona and Leroy to come to dinner in Baltimore with Jesse, though the family reunion breaks down. (As in Tyler’s *Dinner at the Homesick Restaurant*, family members arrive at reunion dinners, but they all do not stay to eat.)²⁶ Maggie even manages to draw a bit of compassion out of Ira, who comforts his wife in her time of grief. He is touched when she says, “Oh, Ira, what are we going to live for, all the rest of our lives?”²⁷ But Maggie soon perks up; she will just keep going, knowing that the

next day she and Ira face another long car trip, to take their daughter to college. They have miles to go before they can or should sleep.

Anne Tyler imagines stories full of lessons, prosaic parables of the American scene. Maggie recalls how close she had been to her daughter-in-law during Fiona's pregnancy, when Maggie urged the girl to do her exercises and take her breathing lessons. Fiona: "'Breathing lessons — really,' she said, dropping to the floor with a thud. 'Don't they reckon I must know how to breathe by now?'" But Maggie, like Tyler, knows that no one is really taught how to do the most important things in life. We are given lessons in unimportant things, "but driving a car is nothing, nothing, compared to living day in and day out with a husband and raising up a new human being."²⁸

The circular motion of *Breathing Lessons* teaches us a lesson articulated in Eliot's "East Coker":

Home is where one starts from. As we grow older
The world becomes stranger, the pattern more complicated
Of dead and living. . . . In my end is my beginning.²⁹

Tyler's characters, who have little use for high culture, might not recognize Eliot, but Tyler acknowledges not only her people's quiet desperation but also their purposeful determination to set forth on life journeys and insists on their significance.

At Max's funeral, Maggie is reluctant to sing, as Serena requests, "Love Is a Many Splendored Thing." Maggie thinks the song inappropriate for a funeral; she knows its lyrics lie and she is angry because Ira refuses to sing it with her, as he joined her in song so long ago, at Serena and Max's wedding. However, Maggie finally overcomes her own objections, stands, and sings. "You had to sort of *step forth*, she decided, and trust that the words would follow."³⁰ Her trust is rewarded, under the guidance of Anne Tyler, who steps forth beautifully and purposefully in *Breathing Lessons* to construe a parable that acknowledges Ira's realistic pessimism but that also sustains Maggie's romantic hope and supports her determination to hold on in the face of certain loss.

In Bobbie Ann Mason's *Spence + Lila*, Lila Culpepper, an aging farm wife who has to have a cancerous breast removed, takes pills to help her breathe. Mason, like Tyler, knows how difficult life's ordinary tasks can be. Maggie and Ira face loss and the idea of death, but Lila and Spence confront a possible death in the family. The novel begins on a mundane level — Spence and Lila, in their VW Rabbit, on a 20-minute drive to Paducah — with large implications: theirs is a pilgrimage toward revelation. The opening sentences establish the motion of this novel as a quest for meaning, undercut by folksy irony. "On the way to the hospital in Paducah, Spence notices the row of signs along the highway: WHERE WILL YOU BE IN ETERNITY? Each word is on a white cross. The message reminds him of the old Burma-Shave signs."³¹

Bobbie Ann Mason designs a fictional parable even more reassuring than the tale of qualified hope we find in Tyler's novel. Spence and Lila survive her hard time; the plot carries them from farm to hospital in Paducah — a passage and a trial — and then back to their farm, where Lila and Spence return to her garden. There, usually taciturn Spence finally expresses his love and fears in ways that would be impossible for repressed Ira.

"These cucumbers is ready for pickling," Lila says.

"You sure were gone an awful long time," Spence says, his lips puckering up. "I

thought to my soul you never *was* going to come home.” He takes some of the vegetables from her. “I’ve got a cucumber that needs pickling,” he says.³²

Tyler’s story line ends on the determination of her characters to carry on, despite evidence of life’s diminishments; Mason’s story pushes beyond endurance to celebration. Lila laughs at her husband’s randy joke: “Her cough catches her finally and slows her down, but her face is dancing like pond water in the rain, all unsettled and stirring with aroused possibility.”³³

Bobbie Ann Mason writes about the plain people of western Kentucky, her original home ground, with the same missionary zeal that James Agee brought to his description of southern tenant farmers in *Let Us Now Praise Famous Men*. “I feel that my characters are on the threshold of possibility,” Mason says.³⁴ In *Shiloh and Other Stories* and *In Country* her characters glimpse the wide world beyond their backwater towns and hick shopping malls.³⁵ The heroine of *In Country* — she is eighteen and her father was killed in Vietnam — comes to realize that “she has post-Vietnam stress syndrome,” so she seeks remission in a pilgrimage to the Vietnam Memorial in Washington.³⁶ Mason’s characters live lives of economic and cultural impoverishment — they *like* television, they move to the rhythms of rock and roll, and they are sustained by junk foods — but they *step forth*, as Tyler’s Maggie would say, to confront the issues of their lives, their culture.

Spence + Lila shows Mason returning to what is stable and enduring in her good country people. Having taken a young heroine out of the sticks and into the heart of the matter of war guilt in *In Country*, Mason focuses in *Spence + Lila* on an elderly couple who never leave their native grounds; this novel is “my journey back home,” says Mason.³⁷ Spence knows about contemporary America — he cooks his bacon in a microwave oven, he enjoys rock music, and he learns about exotic places from cable television — but he represents an older, rooted America. A World War II veteran who never wanted to leave home again after what he had seen in the South Pacific, Spence has never flown in an airplane; he does not believe in borrowing money; he hates the waste of malls; he loves best his lifelong wife and his seventy-three acre farm.

From the rise, he looks out over his place. This is it. This is all there is in the world — it contains everything there is to know or possess, yet everywhere people are knocking their brains out trying to find something different, something better. His kids all scattered, looking for it. Everyone always wants a way out of something like this, but what he has here is the main thing there is — just the way things grow and die, the way the sun comes up and goes down every day. These are the facts of life. They are so simple they are almost impossible to grasp. It’s like looking up at the stars at night, seeing them strung out like seed corn, sprinkled randomly across the sky. Stars seem simple, even monotonous, because there’s no way to understand them. The ocean was like that too, blank and deep and easy.³⁸

Lila is his true mate, for she too recoils from the easy ways of contemporary America.

She tries to go along with anything new, but she is afraid that inside she hasn’t changed at all. It still hurts her to see liquor kept in a house where there are children, to see farmers out spreading manure on their fields on Sundays, to see young people fall away from the church.³⁹

Mason rewards this stability, this loyalty, this courage not only to bear up under life’s burdens but to make the most of what is left. When Mason finally flies, in his neighbor’s crop duster, he sees his beloved home from a new vantage point, one that places it and

their lives in a wider perspective. Aloft, he sees the details of his holdings “lose definition and become small parts of something much bigger.”⁴⁰

Spence plus Lila equals a loving, lasting marriage, a rare thing in American literature, though perhaps slightly more frequent in American life. Bobbie Ann Mason’s art — too casually categorized as “K-mart realism” or “blue-collar chic” — serves to honor a core of strength and integrity in the American character.⁴¹ Like Anne Tyler’s, her fiction convincingly takes heart, but Bobbie Ann Mason’s fiction, of equal art, offers greater hope.

Of course, both Tyler and Mason have left themselves open to the charges of sentimentality in constructing fictions of salvific design, centered on struggling and noble elders. These novelists’ characters are as much defined by their roles and their circumstances as by their characters, so it is easy to be moved when we see them as victims struggling against the determinations of fate. However, just *that* seems to be the writers’ point: attention must be paid to American lives of quiet desperation, heartland Americans who take life as it comes, pay their taxes, try to do decent things, wonder at change — “Spence can’t imagine what the world is coming to” — try to hold their families together, and figure out what it all means.⁴² Perhaps it is worth being guilty of a certain sentimentality — both Tyler and Mason, no detached modernists they, *do* love their characters — to have such redemptive fictions as *Breathing Lessons* and *Spence + Lila*.

Andre Dubus’s *Selected Stories* and Raymond Carver’s new and selected stories in *Where I’m Calling From*, remind us that some of the most artistically and thematically uncompromising writing of our time occurs in shorter forms.⁴³ In their stories and novellas, Dubus and Carver focus on another America, remote from political and commercial power centers, detached even from middle-class proprieties, inhabited by a marginal underclass of American losers — characters who are divorced, alcoholic, between jobs, knocked askew by shattering events, lost in grief, tied down by guilt and remembrance — who, it seems, are best seen in narrative fragments, stories artfully tattered and broken off, like the emblematic American lives they portray. For all that, Dubus and Carver, men who have known their own hard times, present fiction collections that, launched upon a sea of American miseries, bottle surprising messages of hope. Dubus and Carver write useful fictions that seek vantage points from which life appears less irremediably painful. Lionel Trilling has written:

the questions asked by our literature are not about our culture but ourselves, if we are saved or damned — more than with anything else, our literature is concerned with salvation. No literature has been so intensely spiritual as ours.⁴⁴

Dubus and Carver write about people who think they are damned, but their brief, artful fictions are designed to show these lost Americans and demonstrate to all of us that there is hope.

For Thoreau the Merrimack River represented a myth of freedom. Unlike the placid Concord River, the Merrimack, formed in New Hampshire’s White Mountains, runs rapidly: through Lowell, east past Newburyport and Plum Island, to the sea. In *A Week on the Concord and Merrimack Rivers*, Thoreau recalled his 1839 trip with his brother upriver to the Pawtucket Falls, where they encountered the mighty Merrimack. “We now felt as if we were fairly launched on the ocean-stream of our voyage, and were pleased to find that our boat would float on Merrimack water.”⁴⁵

The characters who appear in the world of Andre Dubus mostly live along the Merrimack River, a century and a half after Thoreau launched his canoe upon it, but Dubus's characters know neither freedom nor passage route from their place of stasis to any ocean of opportunity. They are landlocked, place-bound, down-and-outers who appear never to have heard of the American dream, though many of them nevertheless conduct their desperate lives with dignity. His characters cannot forgive themselves; indeed, they cannot believe in a universe in which sins are forgiven. Dubus approaches them neither to praise nor to blame but to understand, sympathize, and forgive. His fiction constitutes an act of contrition, a granting of remission of their sins.

"It was long ago, in a Massachusetts town on the Merrimack River."⁴⁶ So is set the story "Rose," which sounds like a fairy tale, told in naturalistic setting and prosaic language: Dubus's characteristically Dreiserian style of high-density prose in support of his deterministic vision. On a drunken night in Timmy's, a bar near the Merrimack, Rose, a worker in a leather factory, tells the narrator her story of alcoholism and marital chaos, particularly of her former husband's abuse of their children. She tolerated her husband's terrors by numbing herself with booze and remorse, until one day she briefly took hold and rescued the children from a fire he set; then, escaping her husband's clutches, she ran him over with a car, killing him. "She redeemed herself, with action," concludes the narrator, "and with less than thirty minutes of it. But she could not see that, and still cannot. She sees herself in the laundromat, the supermarket, listlessly drunk in a nightclub where only her fingers on the table moved to the music."⁴⁷ Rose is near numb, but the narrator is driven to seize on any slight sign of life — even her moving fingers.

Dubus is a prose poet of an American place in decline. In "Townies," a security guard reflects on regional decay.

He had lived all his life in this town, a small city in northeastern Massachusetts; once there had been a shoe industry. Now that was over, only three factories were open, and the others sat empty along the bank of the Merrimack. Their closed windows and the dark empty rooms beyond them stared at the street, like the faces of the old and poor who on summer Sundays sat on the stoops of the old houses farther upriver and stared at the street, the river, the air before their eyes.⁴⁸

He had been a stitcher and then he delivered bread, but both jobs were eliminated by new technology and changing social habits, much to his puzzlement. Now he discovers the body of a dead college girl — she was murdered by another townie — and he confronts even deeper mysteries.

Dubus's people stand baffled by a world that has passed them by. Guilty, divorced fathers try to make up to their children in sad outings; other fathers seek to cover up their children's crimes or attempt to right wrongs inflicted on their children. In "Killings," a father buries his son in a grave on a hill overlooking the Merrimack. His son had been having an affair with a married woman whose estranged husband killed him. The boy's father and a crony kidnap the son's murderer, drive him past the closed Dairy Queens and lobster restaurants, through the poisoned marshlands, into the woods of southern New Hampshire, where they murder for revenge; then they suffer remorse of conscience.

Ground down by the low expectations of their class, surrounded by urban blight, circumscribed by a dour Catholicism that reinforces their sense of sin and shame, often hooked on some addiction (food, booze, love) that holds them on a leash, Dubus's characters need absolution, a sudden infusion of grace. In "If They Knew Yvonne," a boy from Louisiana, who was taught Catholic guilt by the Christian Brothers, suffers from his

compulsion to masturbate, from what the Brothers call the sin of “self-abuse.” A compliant girl, Yvonne, releases the boy from this habit, but they have sex to the near exclusion of all else, and therefore they form no human bond. Finally, as a young man he is liberated, at long last, from both a sense of sexual “sin” and from exploitative sensuality by a compassionate and witty Catholic clergyman, who hears his confession and forgives his sins. This is a parable of redemption, a narrative of qualified hope, by Andre Dubus, a devout Catholic and longtime resident of the Merrimack Valley, a writer who believes that something of value can yet be found within the circumscribed values and landscapes of imagination assigned to his neighbors.

Dubus composes a fictional world filled with tedium — often his stories are over-tailed case histories — relieved by flashes of violence, eruptions of rage and flurries of passion, followed by long regrets. His people can imagine no world elsewhere. In “The Pretty Girl,” Polly, a young woman, fearful of being abused by her estranged husband, thinks of moving away from tatty Haverhill, perhaps to nearby Amesbury or Newburyport, upscale seaside towns, but she does not really believe that even this small change in her life is possible. “Maybe even to Boston,” Polly tells a friend. “I don’t know why I said Boston. Isn’t it funny it’s right there and nobody ever goes to live there?”⁴⁹ Instead she stays and confronts her husband, who again returns to rape her, but this time she stops him with a bullet. This story stands, as do so many of Dubus’s stories, as testimony to Merrimack Valley residents’ constriction of imagination and courage to tough out their hard lives. Dubus offers understanding and encourages them to seek a better life, though he promises only qualified hope that transformation will be possible. “I have to love my characters,” he says.⁵⁰ Dubus’s often didactic fictions derive as much from his interventionist’s impulses of compassionate counseling as they do from his realist’s desire to reveal. The tension between those drives creates the narrative energy and emotional heat of his memorable, dour stories. Dubus dramatizes the wondrous ways of the world and asks us to trust in the ultimate beneficence of God’s providence.

As does Dubus himself who, like his characters, has had no easy time of it. In his early fifties, a resident of Haverhill, Massachusetts, Dubus is recovering from a bizarre highway accident in which he lost a leg, an injury for which he has undergone twelve operations. The accident would seem to confirm his version of an unjust fate, for he was struck after stopping to assist a motorist in distress. Further, Dubus has seen three marriages collapse and he has suffered a heart attack. However, amazingly, he is neither bitter nor defeated. He sees his children, and his writing is honored. In 1988 he was awarded a MacArthur Foundation fellowship, which acknowledged his literary importance and will relieve him of financial pressures for years. He has, he believes, undergone a spiritual passage and he writes now to tell others that we, as is he, should be grateful for what we have. The fiction of Andre Dubus contains his artful rendition of characters for whom no sin or good deed goes unpunished; characters who are caught in brier patches or are lost in the woods; characters, in Dubus’s eyes, who should nevertheless be grateful for the qualified blessings of their not so wonderful lives.

Raymond Carver, who died in the summer of 1988 at age fifty, author of many bleak stories of misguided American lives, a writer who has been called “America’s foremost practitioner of the contemporary short story,” learned to count his blessings as well.⁵¹ Though he suffered years of poverty, a failed marriage, alcoholism, and premonitions of an early death, he insisted that his last decade, a time of public honors and personal gratifications, had been “Gravy,” in a poem published posthumously.

No other word will do. For that's what it was. Gravy,
Gravy these past ten years. Alive, sober, working, loving and
being loved by a good woman.⁵²

As in this poem, Carver's stories are pared down to minimalist essentials — withdrawn people in tense situations learn how life works, usually against them — in stories told in stripped-down, plain-style prose that is occasionally heightened by the sudden appearance of mysterious symbols (a peacock on display, a moon in full light) that suggests the existence of a spiritual realm beyond the bleak world they describe. The most recent stories in *Where I'm Calling From* reveal Carver's determination to show his characters that they too must make the most of what they have and not waste their lives in idle complaint. One day at a time — a guiding principle of Alcoholics Anonymous — not only defines Carver's philosophy but also articulates his aesthetic principles as an artist: to catch the telling moments of lives in crisis, in clean, unadorned language that points up a lesson: to go the twelve steps from powerlessness to helpfulness. In "Errand," the volume's concluding tale, we are urged to take heart at Chekhov's dignified decline into death; his widow, Olga, remembers the peace that settled around the moment. "'There were no human voices, no everyday sounds,' she wrote. 'There was only beauty, peace, and the grandeur of death.'"⁵³ If in the midst of life we find death, in death we can find beauty.

In the story that gives this volume its title — a story first published in *Catherdral*⁵⁴ — Carver catches the offhanded eloquence of a drying-out drunk at the end of his rope, a man moving obliquely toward revelation by telling about another drunk's life.

J.P. and I are on the front porch at Frank Martin's drying-out facility. Like the rest of us at Frank Martin's, J.P. is first and foremost a drunk. But he's also a chimney sweep. It's his first time here and he's scared. I've been here once before. What's to say? I'm back. J.P.'s real name is Joe Penny, but he says I should call him J.P. He's about thirty years old, younger than I am. Not much younger, but a little.⁵⁵

J.P. recounts the mystery of his life to the narrator: how he fell in love with and married Roxy, a chimney sweep, whose kiss transformed him; how he too became a chimney sweep and briefly had a happy family life; how he turned to booze, he knows not why; how he inflicted pains upon Roxy. He beat her; he even cut her wedding ring off her finger during one of his drunken rages. She fought back, broke his nose. Then J.P. wound up at the drunk farm.

All this seems to validate the narrator's desire to withdraw into an affectless state. He goes to the pay phone on New Year's morning, but he decides he wants to talk neither to his wife nor to his girlfriend. The narrator of "Where I'm Calling From," taking his lesson from J.P.'s life, would agree with a crazed Vietnam veteran of another Carver story, "Vitamins," who cries out in a bar to a man who is about to commit adultery: "It ain't going to do no good! Whatever you do, it ain't going to help none!"⁵⁶ Indeed, nothing helps characters in "Vitamins," where relationships come to nothing more than mutual victimization. What's to say?

However, in "Where I'm Calling From" the narrator, this "wet brain," has more to learn from Carver, who has more to say. The narrator sits on the porch, watching J.P. greet his visiting wife; she walks arm in arm with her husband, in an epiphany of informing purpose. The narrator is amazed. "This woman broke a man's nose once. She has had two kids, and much trouble, but she loves this man who has her by the arm. I get up from the chair."⁵⁷ The narrator — seeking transformation, despite the daunting lesson of J.P.'s losses — asks Roxy for one of her magical kisses, which she grants, an act of grace.

Roxy's kiss releases the narrator into a stream of memory and desire: images of happiness from his lost life. Roxy's forgiving love shows him he has, after all, another chance. Probably things will go badly, because that's how life works in Carver's world; however, we have no other life but this one, this long disease, to live, so why not make what we can of it? That, finally, the wisdom of a truism, is what Carver wants his characters to see. The narrator of "Where I'm Calling From" decides to begin again, one gesture at a time, first by calling his wife and wishing her a happy New Year. "After I talk to her, I'll call my girlfriend. Maybe I'll call her first. . . . 'Hello, sugar,' I'll say when she answers. 'It's me.'"⁵⁸ Perhaps he can learn to say of his life, as Carver says of his to a friend who weeps for Carver's fast-approaching death, "Don't weep for me. . . . I'm a lucky man."

I've had ten years longer than I or anyone
expected. Pure gravy. And don't forget it.⁵⁹

It is hard to forget any of these stories by Raymond Carver, but his latest are hopeful as well as memorable. In "Cathedral" a narrator overcomes his cynicism and is taught to see an imaginary world, the shape of the cathedral, by a blind man; that is, a suspicious, worldly narrator — he thinks blind men don't use cigarettes because they cannot see the smoke — undergoes a religious conversion: his eyes closed, he *sees* the cathedral, *believes* in imagination, *senses* God.

Carver's stories focus on characters caught in constricted lives, lives with no available exit but death. Often things go from worse to worse. Wives turn bitter and leave their boozy husbands; feckless husbands lose their jobs and embed themselves in sofas to stare at vapid television programs; children die, suddenly and senselessly. However, occasionally, most frequently in his last stories, Carver's narratives carry us beyond bitterness; he brings his characters to temporary shelters, momentary stays against life's exacting cruelties. In "Intimacy," for example, in what appears to be an autobiographical reflection, Carver dramatizes the anger of a divorced woman against her former husband, who has become a successful writer of stories that portray incidents of their marital pains. "She says, Let go of the past, for Christ's sake. Those old hurts. You must have some other arrows in your quiver, she says," reports the writer.⁶⁰ The wife, venting her wrath on her former husband, who has arrived unannounced for a visit, goes on to say that she wishes she had killed him with that knife he once took away from her during a fight. Overcome, the writer drops to his knees before her, holding the hem of her dress. The stunned wife tells him to get up, but he cannot. "She says, Did you hear what I said? You have to go now. Hey, stupid. Honey, I said I forgive you."⁶¹ Granted absolution — that resonant "honey" — and her gift of grace, the writer leaves, reenters a transformed world.

So she walks me to the front door, which has been standing open all this while. The door that was letting in light and fresh air this morning, and sounds off the street, all of which we had ignored. I look outside and, Jesus, there's this white moon hanging in the morning sky. I can't think when I've ever seen anything so remarkable.⁶²

The writer in "Intimacy," Carver's close alter ego, is released from his guilty past by the woman he loved, hated, and wronged. After all, the world is not without its remissions, its faint hopes. He is struck by wonder at the white morning moon and he experiences an unbearable lightness of being.

The epigraph for Carver's collection is taken from Milan Kundera's *The Unbearable Lightness of Being*: "We can never know what to want, because, living one life, we can neither compare it with our present lives nor perfect it in our lives to come."⁶³ Carver,

particularly near the end of his own life, wrote stories in which characters glimpse another, better life beyond the one to which they had been sentenced for their sins. Like those by Andre Dubus, Raymond Carver's stories tell us the worst, but they also ask us to hope for the best, to seek understanding, forgiveness, blessings, the gravy.

Two reporters won National Book Awards in 1988: Pete Dexter, columnist for the *Sacramento Bee*, for his novel *Paris Trout* and Neil Sheehan, formerly a reporter for the *New York Times*, for his study of the Vietnam War, *A Bright Shining Lie: John Paul Vann and America in Vietnam*. From radically different vantage points, each book treats a crisis in America's culture and character. Dexter tells a story of American racism, perversion, and violence in a Georgia town. Sheehan relates a history of American obsession, delusion, and violence in Southeast Asia. Both writers force us to confront American arrogance and injustice in vividly told narratives, stories embedded in symbolically resonant details of American experiences. However, Dexter's novel lacks the power, plausibility, and vision of Sheehan's history. *A Bright Shining Lie* stands as one of the finest literary achievements in 1988. It is an anti-epic: a saga — not, like traditional epics, about the founding of a civilization — about the decline of the American empire.

Certainly *Paris Trout* comes to our attention with the shimmer of high expectations. William Styron compared Dexter's knowledge of the Deep South with Flannery O'Connor's, and Willie Morris endorsed the novel.⁶⁴ Many reviewers were also impressed, but I had difficulty understanding their enthusiasm. Though I grant that *Paris Trout* has its fascinations — it contains murders, a trial, a psychopath, an array of dangerous rednecks, sexual abuse, infidelity, alcoholism, a shoot-out accompanied by more murders; the novel even contains whiffs of magnolia in the southern nights and the aroused passions of a long, hot summer — the novel seems to me a rough translation and conflation of far better southern novels and stories I read long ago. If *Paris Trout* is "one of the best [books] to come out of the American South in a long time," as Willie Morris claims, then I declare the long-standing Southern literary renaissance officially over.

Paris Trout is set in a small, rural southern town — "COTTON POINT — GEORGIA'S ANTEBELLUM TOWN" is the town banner — just after World War II.⁶⁵ The narrative centers on the murder of a fourteen-year-old black girl by Paris Trout, a white store owner and moneylender, a man who believes he has done nothing wrong. Trout, who is eccentric and rich, intimidates the white citizenry, who are forced to weigh their powerful racial loyalties against their faint commitments to law and justice. The townfolk are further tested when Trout abuses his wife, Hanna Trout, a woman of overt strength and repressed sexuality. "In the week that followed the killing of that child," Hanna tells Harry Seagraves, Trout's defense lawyer, "Mr. Trout assaulted me three times. He forced me to eat rancid food, he attempted to drown me in my own bath, he abused me in an unmentionable way with a bottle."⁶⁶

Does any of this sound familiar? I think Trout's motiveless malignancy derives from a Flannery O'Connor character, the Misfit, a psychopath in "A Good Man Is Hard to Find," a man who also kills to repudiate the world. Dexter's wise, semi-alcoholic, garrulous lawyer figure, Harry Seagraves, derives from Faulkner's windy lawyer Gavin Stevens. Trout, a shopkeeper and moneylender, recalls Faulkner's Flem Snopes in *The Hamlet*; Trout's sexual assault on his wife with a bottle, fully dramatized by Dexter, is in imitation of Faulkner's Popeye, who inflicted a corn cob on a virgin in *Sanctuary*. What was terrifying and provocative in O'Connor and Faulkner is titillating and mannered in Dexter's derivative fiction.

Paris Trout is a model of neonaturalism. Characters are driven to perverse or dangerous acts — Trout kills a black girl and assaults Hanna; later his lawyer has an affair with Hanna — in a world of passions that carry its citizens not only well beyond reason but past their own self-interests. In the opening pages of the novel the black girl, a pure victim, is bitten by a rabid fox; late in the novel Trout, a pure victimizer, sensing his own entrapment, watches a snake commit suicide.

She was a copperhead, as thick as a man's arm, mashed where a tire had hit her, and stuck to the highway in her own gum. She lay still, except for a twitching in the tail, until Trout was a few yards away. Then, without warning, her head came up off the asphalt, striking slowly in Trout's direction, again and again. Trout stayed where he was — a few yards away — and then the snake suddenly turned on herself and struck, three times, just in front of the spot where she was mashed.⁶⁷

Paris Trout learns life's basic lesson from the snake: kill and die. Such a stark vision makes for an arresting narrative; in *Paris Trout*, such simplicities do little for our capacity for thought. Pete Dexter's America is worse than damned; it is mindless.

Neil Sheehan's *A Bright Shining Lie: John Paul Vann and America in Vietnam* is a far more purposeful and persuasive parable of American self-destructiveness, a passion play in prose, an achieved work of military and political reportage that appropriates, for dramatic purposes, the methods of fiction: Sheehan tells his story of a flawed hero in a mistaken war by employing a tense narrative, by forming rounded characterizations, by using shifts in time and perspective, by sustaining all of these with an assured and impassioned rhetoric, and finally by possessing a compelling analytical and moral vision. This, then, is what has been called a nonfiction novel — a promotional designation formed by Truman Capote after he composed *In Cold Blood* — a mode in which implausible events are reimagined in fictional terms so that readers might at last believe the incredible things that happen.

John Paul Vann is the flawed hero of Sheehan's anti-epic: his Quixote or Ahab, his representative man. A man of hubris, Sheehan's Vann is a combination of the American innocent abroad and the confidence man.

By an obsession, by an unyielding dedication to the war, he had come to personify the American endeavor in Vietnam. He had exemplified it in his illusions, in his good intentions gone awry, in his pride, in his will to win.⁶⁸

Vann is an American Mr. Kurtz in the heart of darkness, Vietnam, though he is more plausible than the Brando caricature of the Conrad character who appears in the film *Apocalypse Now*. "The odds, [Vann] said, did not apply to him. . . . Just as, it was believed, history did not apply to America's intervention."⁶⁹ We read ourselves in this saga, this inward-turning tale of moral instruction, for Sheehan is, properly, most concerned with the self-inflicted wounds America committed in its undeclared war against Communist expansion in Southeast Asia.

Vann, an officer in the U.S. Army, was in Vietnam from March 1962 to April 1963. He returned in March 1965 as a provisional pacification representative for the Agency for International Development; by the end of 1966 he was chief of the pacification program for eleven provinces surrounding Saigon. In May 1971 Vann was made senior adviser to corps in and around the Central Highlands, with authority over U.S. troops. He died in Vietnam in a helicopter crash in 1972. Vann began his long tour as the objectification of

Kennedy's idealism-arrogance, Sheehan argues, and he died embodying Johnson's policy of outraged massive retaliation.

However, beneath the appearance of a gung-ho officer out to win an unpopular war lurked several levels of ambiguity in the character of John Paul Vann. Vann wanted to reveal the political and military corruptions of the South Vietnamese, so he told the truth to reporters, but he also lied about his own past. He was correct, personally as well as militarily, when he told an army historian, "We had also, to all the visitors who came over there, been one of the bright shining lies."⁷⁰ Not only did Americans, particularly General William Westmoreland, glaze the truth in their reports of war conditions, but Vann's dark personal history qualified his image as a bold, honest warrior.

Born an outcast, illegitimate, in 1924 in Norfolk, Virginia, rejected by his mother, without a father, then taken up by a minister who molested him, Vann later created a myth of a happier past for himself, his first useful fiction. Even later he stole another man's story to make his military record in Korea appear more heroic, though he was in fact a hero in that military action. Vann, a man driven by sexual compulsions, was routinely unfaithful to his wife. Accused of statutory rape of a fifteen-year-old at Fort Leavenworth, Vann induced his wife to lie for him at his trial. He even beat a lie detector test. Though the rape charges were dropped, he knew he would never be promoted to general with that stain on his record. In Vietnam, estranged from his wife and family, Vann managed to sustain two mistresses and he had fathered a child by one of them at the time of his death.⁷¹

Young reporters sent to cover Vietnam, particularly David Halberstam of the *New York Times* and Neil Sheehan, then of UPI, admired Vann. Halberstam, who profiled Vann in *Esquire* (November 1964) and in *The Making of a Quagmire* (1965), portrayed Vann as a man on his way up who risked a promising career to tell the truth, but Halberstam did not then know all that Sheehan later learned about Vann: essentially that Vann, after the rape charges, had no place to go in the military. Vann told the truth because he believed it was the right and patriotic thing to do — though he was furious at his friend Daniel Ellsberg for releasing the Pentagon Papers — but Vann also had little to lose. Unable to persuade Washington of the corruptions of the South Vietnamese regime and the dedication of the Viet Cong, Vann leaked more stories to reporters. For young Halberstam and Sheehan, Vann was a moral hero.

Like Halberstam, Sheehan became something of an Ishmael to Vann's Ahab.

In those years, like almost all Americans, I saw nothing wrong with shooting Communists and their "dupes." Not until much later did I learn enough about the campaign to understand its significance for the second war [against the U.S. Army] and the enormous consequences of the act that the United States committed in collusion with Diem and his family.⁷²

Sheehan, then, tells much more than the story of John Paul Vann, myth and reality, in Vietnam. He confesses his own coming of age, his increasing awareness of political and human complexities. Vann helped Halberstam and Sheehan hear the hard message beneath U.S. government deceptions in Vietnam; now Sheehan comes to terms with the complexities and complicities of Vann the messenger.

Increasingly, Sheehan, having learned enough both in Vietnam and in his decades of research on Vann, takes over his own narrative, because Vann did not say what Sheehan wants us to remember about Vietnam. The March 1968 My Lai murder of 349 civilians elicits, for example, this eloquent passage of outrage from Sheehan.

The officers of the court-martial acted correctly in seeking to render justice in the case of Calley, and Richard Nixon shamed himself in frustrating them. Calley appears to have been a sadist, but his personality alone does not explain the massacre. What Calley and others who participated in the massacre did that was different was to kill hundreds of unarmed Vietnamese in two hamlets in a single morning and to kill point-blank with rifles, pistols, and machine guns. Had they killed just as many over a larger area in a longer period of time and killed impersonally with bombs, shells, rockets, white phosphorus, and napalm, they would have been following the normal pattern of American military conduct. . . . [The cheapening of Vietnamese lives and the war of attrition made the massacre] inevitable. The military leaders of the United States, and the civilian leaders who permitted the generals to wage war as they did, had made the massacre inevitable.⁷³

For Sheehan, Vann was the figure whose words and actions revealed the systemic disorder of American policy in Vietnam. As Halberstam has come to terms with the best and the brightest of the Kennedy-Johnson years, those Washington visionaries who sank us waist deep in the big muddy, so now has Neil Sheehan written a stern parable of national misguidance in this prose anti-epic. Though Sheehan may provide us with more details than we wish — on Vann's early life or on the various battles in the war — he tells us nothing less than we need to know, lest we forget what that most mysterious war meant.

But where is what I started for so long ago?
And what is yet unfounded?⁷⁴

So asked Walt Whitman in "Facing West from California Shores," a poem that articulates Americans' tireless quest for discovery, that asks us where we are going. Alfred Kazin concludes *A Writer's America: Landscape in Literature* — a critical evocation filled with shimmering visual illustrations, paintings and photographs, and luminous citations on the American experience — with Whitman's words. Who are we? Are we saved or damned? Where are we going?

Our recent writers present a troubled America. James Carroll and Ward Just portray a powerful and paranoid government that ravages American innocents. Anne Tyler and Bobbie Ann Mason show aging Americans barely muddling through, in part because they are far from the government's direct reach. Pete Dexter writes of a culturally impoverished southerner, Paris Trout, who delights in the destruction of the innocent and guilty, particularly those, like himself, who lack a sense of sin. Neil Sheehan writes of another culturally impoverished southerner, John Paul Vann, who embodied more redeeming American values — courage, perception, and patriotism — though he suppressed darker sides of his character and, in supervising a strategy of massive bombings against the enemy, became the Ugly American he had once opposed. In these fictions, Americans meet the enemy and find themselves.

"The books we read read us," says Josephine Hendin in her study of American fiction since 1945.⁷⁵ Our writers portray the American dream, found and lost, and they dream up their own Americas. "Nature not just *in* America but *as* America was a dream from the beginning," writes Kazin.⁷⁶ Jefferson saw America as "the world's best hope. . . . Kindly separated by nature and a wide ocean from the exterminating havoc of one quarter of the globe . . . a chosen country, with room enough for our descendants to the thousandth and thousandth generation."⁷⁷ Hector St. John de Crèvecoeur's *Letters from an American*

Farmer (1782) presents America as idyll, the Peaceable Kingdom found. "What then is the American, this new man? . . . Americans are the western pilgrims, who are carrying along with them that great mass of arts, sciences, vigor, and industry which began long since in the east; they will finish the great circle," wrote Crèvecoeur.⁷⁸ Kazin's book traces the persistent effort of the American writers to come to terms with the landscape of imagination before them: the American scene.⁷⁹ *A Writer's America* provides a vantage point that reminds us of the undiminished promise of American life, eloquent evidence of our writers' and visual artists' faith in the dream of America, even as we read parables of diminished passion and purpose, exemplary tales composed by contemporary writers, stories in which we can take faint heart in the resiliency of the American character.

Let the circle be unbroken. ♫

Notes

1. Josephine Hendin, *Vulnerable People: A View of American Fiction Since 1945* (New York: Oxford University Press, 1978), 217.
2. Cited as the best and worst lines of the political season in Steven Stark, "Presidential Tote Board: Valedictory," *Boston Phoenix*, 18 November 1988, 7.
3. Cited in Hendrik Hertzberg, "Aroma of Bull," *New Republic*, 21 November 1988, 18.
4. Gerard Manley Hopkins, "Spring and Fall: To a Young Child," in *The Norton Anthology of English Literature*, ed. M. H. Abrams, vol. 2 (New York: W. W. Norton, 1962), 1586–87.
5. William Wordsworth, "Ode: Intimations of Immortality," *Norton Anthology of English Literature*, vol. 2, 210.
6. Irving Howe, *Politics and the Novel* (London: Steven and Sons Limited, 1961), 17.
7. Howe, *Politics and the Novel*, 19.
8. Ward Just, *Jack Gance* (Boston: Houghton Mifflin Company, 1989), 277.
9. Just, *Jack Gance*, 278.
10. Just, *Jack Gance*, 279.
11. Just, *Jack Gance*, 48.
12. Just, *Jack Gance*, 58.
13. Just, *Jack Gance*, 68–69.
14. William L. Riordon, *Plunkitt of Tammany Hall* (New York: E. P. Dutton, 1963).
15. Just, *Jack Gance*, 74.
16. Just, *Jack Gance*, 141.
17. James Carroll, *Firebird* (New York: E. P. Dutton, 1989), 3.
18. Carroll wrote an essay, "My Life with the FBI" (*New England Journal of Public Policy* 2, no. 1), which is something of a working draft of *Firebird* and a key to his intentions behind that novel. "When I was a child, the FBI was everywhere in my world and I loved my world more for that," Carroll wrote. He did his small part during the Kennedy years, working summers for the FBI as a cryptanalyst's aide; he then heard of "black-bag jobs," or illegal "burglaries of embassies for the purposes of discovering cryptographic keys," but he thought they were justified. In short, Carroll was a Chris Malone in the making. However, one day Carroll crossed the courtyard that separated the FBI wing of the Justice Department building from the attorney general's wing to hear a speech by Robert Kennedy, who called on Americans to fight for civil rights. Suddenly Carroll wondered about Hoover's all-white bureau, which harassed civil rights demonstrators. Carroll

also discovered that agents feared Hoover more than they feared their ostensible enemies. "I understood that their worst nightmare — being caught in the code room, say, of the Soviet Mission up Sixteenth Street from the White House — represented at bottom the dread not of death or ignominious imprisonments for an officially denied crime, but of embarrassing the Bureau and drawing down the wrath of J. Edgar Hoover." What was good for the FBI or for Hoover was good for America. However, Carroll experienced a change of mind and heart when he became a radical Catholic priest, resisting the Vietnam War, and aided the same draft avoiders that his brother, an agent, was assigned to track for the FBI. That courtyard crossing was Carroll's passage through a symbolic door into another life. His world turned upside down, he was even questioned by FBI agents in his office at Boston University, where he was Catholic chaplain at the height of the antiwar movement. Taken together, the two parts of Carroll's novel offer a balanced picture of the FBI: "if the FBI isn't the sinister monolith of Hoover's critics, neither is it the bastion of American invincibility some of us once revered."

19. Anne Tyler, *Breathing Lessons* (New York: Alfred A. Knopf, 1988); Bobbie Ann Mason, *Spence + Lila* (New York: Harper & Row, 1988).
20. Tyler, *Breathing Lessons*, 162.
21. Tyler, *Breathing Lessons*, 227.
22. Tyler, *Breathing Lessons*, 148.
23. Tyler, *Breathing Lessons*, 10.
24. Tyler, *Breathing Lessons*, 157–58.
25. Anne Tyler, *The Accidental Tourist* (New York: Alfred A. Knopf, 1985), 285.
26. Anne Tyler, *Dinner at the Homesick Restaurant* (New York: Alfred A. Knopf, 1982).
27. Tyler, *Breathing Lessons*, 327.
28. Tyler, *Breathing Lessons*, 182.
29. T. S. Eliot, "East Coker," in *The Complete Poems and Plays 1909–1950* (New York: Harcourt Brace and Company, 1958), 129.
30. Tyler, *Breathing Lessons*, 73.
31. Mason, *Spence + Lila*, 13.
32. Mason, *Spence + Lila*, 175.
33. Mason, *Spence + Lila*, 176.
34. Cited in Mervyn Rothstein, "Homegrown Fiction," *New York Times Magazine*, 15 May 1988, 108.
35. Bobbie Ann Mason, *Shiloh and Other Stories* (New York: Harper & Row, 1982).
36. Bobbie Ann Mason, *In Country* (New York: Perennial Library, 1986), 229.
37. Cited in Rothstein, "Homegrown Fiction," 108.
38. Mason, *Spence + Lila*, 132–33.
39. Mason, *Spence + Lila*, 139.
40. Mason, *Spence + Lila*, 164.
41. Cited in Rothstein, "Homegrown Fiction," 98.
42. Mason, *Spence + Lila*, 58.
43. Andre Dubus, *Selected Stories of Andre Dubus* (Boston: David R. Godine, 1988); Raymond Carver, *Where I'm Calling From: New and Selected Stories* (New York: Atlantic Monthly Press, 1988).
44. Lionel Trilling, "On the Modern Element in Modern Literature," in *The Idea of the Modern in Literature and the Arts*, ed. Irving Howe (New York: Horizon Press, 1967), 64.

45. Henry David Thoreau, *A Week on the Concord and Merrimack Rivers*, in *Henry David Thoreau* (New York: Library of America, 1935), 65.
46. Dubus, "Rose," *Selected Stories*, 211.
47. Dubus, "Rose," 232.
48. Dubus, "Townies," *Selected Stories*, 360.
49. Dubus, "The Pretty Girl," *Selected Stories*, 106.
50. Cited in Bruce Weber, "Andre Dubus's Hard-Luck Stories," *New York Times Magazine*, 20 November 1988, 50.
51. Gail Caldwell, "On the Other Side of Despair," *Boston Globe*, 4 August 1988, 69, 72.
52. Raymond Carver, "Gravy," *New Yorker*, 8 August 1988.
53. Carver, "Errand," *Where I'm Calling From*, 388.
54. Raymond Carver, *Cathedral* (New York: Alfred A. Knopf, 1983).
55. Carver, "Where I'm Calling From," *Where I'm Calling From*, 208.
56. Carver, "Vitamins," *Where I'm Calling From*, 195.
57. Carver, "Where I'm Calling From," 219.
58. Carver, "Where I'm Calling From," 221.
59. Carver, "Gravy,"
60. Carver, "Intimacy," *Where I'm Calling From*, 332.
61. Carver, "Intimacy," 336.
62. Carver, "Intimacy," 337.
63. Cited in Carver, *Where I'm Calling From*, Epigraph.
64. Comments by Styron and Morris appear on the novel's dustjacket. Pete Dexter, *Paris Trout* (New York: Random House, 1988), 3.
65. Dexter, *Paris Trout*, 264.
66. Dexter, *Paris Trout*, 135.
67. Dexter, *Paris Trout*, 248.
68. Neil Sheehan, *A Bright Shining Lie: John Paul Vann and America in Vietnam* (New York: Random House, 1988), 3.
69. Sheehan, *A Bright Shining Lie*, 43.
70. Sheehan, *A Bright Shining Lie*, 385.
71. Sheehan, *A Bright Shining Lie*, 486.
72. Sheehan, *A Bright Shining Lie*, 191.
73. Sheehan, *A Bright Shining Lie*, 689-90.
74. Cited in Alfred Kazin, *A Writer's America: Landscape in Literature* (New York: Alfred A. Knopf, 1988), 228.
75. Hendin, *Vulnerable People*, 11.
76. Kazin, *A Writer's America*, 7.
77. Cited in Kazin, *A Writer's America*, 15.
78. Cited in Kazin, *A Writer's America*, 30.

- 79: In a thoughtful review, "The Place of the Word" (*New Republic*, 30 January 1989, 36-38), Andrew Delbanco faults Kazin's book for ignoring current criticism and presenting images from American literature as "a panorama suitable for the sort of film one sees in national pavilions at World's Fairs — merely picturesque," a Conran's coffee table book, mainly decorative. However, I think Kazin's book does have an unstated critical agenda: to renew the general reader's interest in the much-assaulted American literary canon and to renew our faith in the promise of American life, as articulated by our finest writers. *A Writer's America* is, as Delbanco admits, a "laudable effort to recapture the optative spirit of American writing."

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Richard E. Neustadt, *Presidential Power* (New York: John Wiley & Sons, 1960), 24.

Example of endnote for citation from a journal article:

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